

MINISTRY OF PENSIONS AND NATIONAL INSURANCE

# Financial and other circumstances of Retirement Pensioners

REPORT ON AN ENQUIRY BY THE  
MINISTRY OF PENSIONS AND NATIONAL INSURANCE  
WITH THE CO-OPERATION OF THE NATIONAL  
ASSISTANCE BOARD

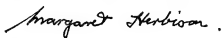
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## FOREWORD

This Report presents the results of an enquiry which was made by my Ministry with the co-operation of the National Assistance Board, under the guidance of a Committee representing a variety of both academic and administrative experience.

I should like to thank all who assisted in the enquiry and in particular the retirement pensioners—nearly ten thousand of them—who co-operated by giving information, and some six hundred visiting officers whose skill in interviewing contributed greatly to the high rate of response.



Minister of Pensions and National Insurance

10, John Adam Street,  
W.C.2  
June, 1966



# Contents

Chapter	Paragraph	Page
I INTRODUCTION		
Planning the enquiry	3	1
Scope of enquiry	4	1
The sample	6	3
Arrangements for field work	9	4
Pilot Survey	11	5
Contents of enquiry form	12	5
General arrangements for interviewing	16	6
Response rates	19	7
Analyses of results	20	7
Basic material	22	7
II INCOMES AND SAVINGS		
General	23	8
Collection of information about income	25	8
Total incomes	27	9
Sources of income	30	11
Amounts received from each source	36	14
Occupational pensions	40	14
Savings	41	14
Total income and "net available resources"	46	15
III NEED		
Relationship between net available resources and needs	49	19
Need in relation to other resources	60	29
Savings in relation to need	66	33
Need in relation to former occupation	69	35
Need in relation to retirement pension provision	70	35
Housing costs in relation to need	78	40
Dimensions of need in different areas	80	44
Reasons why those apparently entitled to assistance had not asked for it	83	44
Characteristics of persons provisionally regarded as entitled to supplements to pension compared with those of persons receiving them	92	46
Conclusion	103	49
IV LIVING ACCOMMODATION		
Broad distribution by type of household	105	51
Length of time in present accommodation	107	52
Home ownership	108	52
Type of dwelling	109	52
Housing costs	114	57
Basic amenities	119	60
Availability of telephone	120	61
Television and radio	121	62
Refrigerators	123	62

Chapter	Paragraph	Page
V OTHER CIRCUMSTANCES OF RETIREMENT PENSIONERS		
Health	126	64
Mobility	129	67
Proportions bedridden or chairbound	132	67
Mobility outdoors—location of accommodation	135	69
Paid domestic help	137	69
Unpaid domestic help	141	71
"Meals on Wheels"	145	73
laundry arrangements	146	73
Cost of laundry	150	75
VI SUMMARY OF FINDINGS		
Incomes	152	76
Savings	155	77
Incomes compared with net available resources	156	77
Relationship between net available resources and needs	157	77
Characteristics of persons provisionally regarded as entitled to supplements to pension compared with those of persons receiving them	174	79
Living arrangements	175	80
Housing costs	181	81
Amenities	185	81
Health	190	82
Domestic help	194	82
Numbers eligible for but not receiving supplementary assistance, and the reasons why they had not applied for supplements	199	83

## APPENDICES

I Notes and definitions	86
II Structure and quality of the sample	90
III A. Minister's letter	103
B. Enquiry form	104
IV Assessment of provisional entitlement to national assistance	151
V Occupational Pensions: Memorandum by the Government Actuary's Department	153

# Tables in the text

Table No.	Page
<i>Chapter I</i>	
I.1 Population over pensionable age (men 65 and over, women 60 and over)	2
.2 Pensioners in effective sample	4
<i>Chapter II</i>	
II.1 Distribution of retirement pensioners by total income	9
.2 Decrease of income with age	10
.3 Incomes in different types of household	10
.4 Sources of income other than retirement pension or supplementary assistance	12
.5 Main sources of additional income, by age	13
.6 Pensioner respondents analysed by age and total amount of savings	16
.7 Total incomes and net available resources	17
.8 Total incomes and net available resources, by age and by main household type	18
<i>Chapter III</i>	
III.1 Net available resources and needs	19
.2 Relationship between net available resources and needs	20
.3 Net available resources and needs excluding incomes of £20 a week or more	21
.4(1) Proportions with net available resources above needs, by age	22
Summary	
.4 Relationship between net available resources and needs, by age:	
(1) Resources exceed needs	22
(2) Needs exceed net available resources	23
.5 Relationship between net available resources and needs, in different types of household:	
(1) Resources exceed needs	24
(2) Needs exceed net available resources	25
.5(1) Proportions with net available resources above needs, by household type	
Summary	
.6 Size of gap between net available resources and needs	27
.7 Size of gap between net available resources and needs, distinguishing persons receiving supplements to pension from those provisionally regarded as entitled to them	28
.8 Size of gap between net available resources and needs, by household type	29
.9 Extent to which gaps between net available resources and needs were met by disregarded income etc. of persons not receiving national assistance	30
.10 Amount of income disregarded in assessing title to national assistance, by age and household type	31

*Chapter III—continued*

III.11	Proportion whose needs exceeded net available resources among persons with selected types of income	32
.12	Proportion whose needs exceeded net available resources among persons with occupational pensions	33
.13	Savings related to need	34
.14	Need in relation to former occupation	35
.15	Need in relation to retirement pension provision:	
	(1) Pension rate	36
	(2) Type of pension	37
.16	Single women, never married, compared with other groups	38
.17	Sources of income of women	39
.18	Need in relation to rent—distribution by rent or equivalent housing costs	39
.19	Proportion of householders with different housing costs entitled to, or receiving, national assistance	40
.20	Need in relation to area	41
.21	Reasons given for not asking for assistance, by age	42
.22	Reasons for not asking for assistance, by type of household	43
.23	Selected reasons given for not asking for assistance, by extent to which gap between resources and needs was met	45
.24	Age distribution of those provisionally regarded as entitled to assistance, and of those receiving supplements to pension	47
.25	Distribution of those provisionally regarded as entitled to assistance, and of those receiving supplements to pension, by size of gap	47
.26	Disregarded income and savings of those provisionally regarded as entitled to assistance and of those receiving supplements	48
.27	Amount of retirement pensions received by those provisionally regarded as entitled to assistance, and of those receiving supplements	48
.28	Pensions received by women	49
.29	Selected characteristics of persons provisionally regarded as entitled to assistance, and of those receiving supplements	50

*Chapter IV*

IV.1	Distribution of pensioner respondents by type of household	51
.2	Pensioners living alone	52
.3	Home ownership	53
.4A	Type of dwelling occupied by pensioners	54
.4B	Type of accommodation occupied by households in which pensioners lived	55
.5	Tenure	58
.6	Housing costs by type of accommodation	59
.7	Housing costs of owner-occupiers	60
.8	Housing costs of householders in rented accommodation	61
.9	Availability of piped water and water closet	61
.10	Availability of telephone	62
.11	Television and radio	63



*Chapter V*

V.1 Pensioners' subjective assessment of their state of health	65
.2 Pensioners unable to get around without help	66
.3 Pensioners found to be bedridden or chairbound	67
.4 Location of accommodation of those unable to go out without help	68
.5 Paid domestic help, by age of pensioner	70
.6 Cost of paid domestic help	71
.7 Unpaid domestic help, by age of pensioner	72
.8 Unpaid domestic help—sources of help	73
.9 Pensioners who dealt with all their own laundry	74
.10 Proportions of pensioners in different types of household who dealt with all their own laundry	74
.11 Facilities used for laundry, and help received	74
.12 Weekly cost of laundry	75

*Chapter VI*

VI.1 Estimated numbers of persons entitled to, but not receiving, assistance	84
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## Tables in the Appendices

*Appendix II*

A Sampling fractions used	90
B Response	92
C Women pensioners married to or living with non-pensioners excluded from the analyses	93
D Response among pensioners who were contacted	93
E Response and contact rates	94
F Characteristics of persons represented by respondents and non-respondents	95
G Pensioners represented by respondents analysed by circumstances of interview	98
H Results of test check of records of those provisionally regarded as entitled to assistance and of those actually receiving it	101

*Appendix V*

A Proportions of occupational pensioners to all pensioners by age group	155
B Proportions of occupational pensioners to all pensioners by former occupation	156
C Proportions of occupational pensioners to all pensioners by national assistance class	157
D Distribution of pensioners with occupational pensions according to the rate of occupational pension	158
E Distribution of pensioners with occupational pensions by age and rate of occupational pension	159

F	Average occupational pension rate by age	159
G	Average rates of occupational pension by former occupation	160
H	Average amounts of occupational pension for different "national assistance classes"	161
I	Proportion of occupational pensions increased since award, by age	162
J	Proportions of occupational pensions increased since award, by former occupation.	163

## Tables at back of Report

BR.1	Distribution of pensioner respondents in different age groups by amount of total income	164
BR.2	Distribution of pensioner respondents in different types of household by amount of total income	166
BR.3	Sources of income of pensioners in different age groups	170
BR.4	Amounts of income from specified sources	172
BR.5	Distribution of pensioner respondents in different age groups by total amount of savings, distinguishing householders from other pensioners	176
BR.6	Respondents with less than £20 a week and assets of less than £2,000—type and size of savings	180
BR.7	Distribution of pensioner respondents in different age groups by total incomes and by net available resources	182
BR.8	Need in relation to age, distinguishing householders from non-householders	184
BR.9	Need in relation to sources of income other than retirement pension	190
BR.10	Need in relation to savings, by age and total amount of savings	192
BR.11	Need in relation to former occupation	200
BR.12	Need in relation to housing costs	202
BR.13	Housing costs of pensioners provisionally entitled to, or receiving, national assistance.	203
BR.14	Dimensions of need in different areas	204
BR.15	Distribution of pensioner respondents by age and type of household	206
BR.16	Length of time in present accommodation	208
BR.17	Standard of accommodation: piped water and water closet	209
BR.18	Refrigerators and food storage	210

## CHAPTER I

### Introduction

1. This report presents the main results of an enquiry into the financial and other circumstances of retirement pensioners carried out in May and June, 1965, by the Ministry of Pensions and National Insurance in co-operation with the National Assistance Board.

2. In the course of an Adjournment Debate on "Retirement Pensioners (National Assistance)" on 8th July, 1964, the Rt. Hon. James Griffiths, M.P., drew attention to the fact that a number of investigations carried out by competent and responsible people had made it increasingly clear that a number of old people were living on less income than the scale provided by the National Assistance Board, but for some reason or other—either ignorance of the provisions of the national assistance scheme or reluctance to apply—were not getting the help to which they were entitled. He suggested that their number, and the reasons why they did not apply for assistance, should be ascertained. In his reply the then Minister, the Rt. Hon. Richard Wood, M.P. announced that an enquiry would be held, and this decision was confirmed by the present Minister, the Rt. Hon. Margaret Herbison, M.P., as soon as she took office in October, 1964.

#### Planning the enquiry

3. The decision was followed by inter-departmental discussions between the Ministry and the National Assistance Board which resulted in the formulation of a broad outline plan. In the early autumn of 1964, two experts were appointed to advise on the conduct of the enquiry. They are Professor D. C. Marsh, M.Com., Head of the Department of Applied Social Science at Nottingham University, and Professor A. R. Ilesic, M.Sc. (Econ.), Professor of Social Studies, University of London. In the ensuing months discussions were also held with other interested departments including the Government Actuary's Department, Ministry of Health, Scottish Home and Health Department, Central Office of Information, Inland Revenue Department and the Ministry of Housing and Local Government. Observers from the Northern Ireland Ministry of Health and Social Services attended each meeting and arrangements were made for an enquiry on similar lines to be carried out in Northern Ireland at about the same time as that carried out in Great Britain\*. The Ministry is grateful for much helpful advice from all who were consulted.

#### Scope of enquiry

4. Previous enquiries conducted by universities and private research workers had suggested, as would be expected, that the people with incomes below the National Assistance level, who nevertheless did not apply for assistance, included

\* A separate Report on the findings in Northern Ireland will be published by the Ministry of Health and Social Services.

both retirement pensioners and non-pensioners, and the possibility of sampling old people as a whole to obtain an overall picture of their financial circumstances was exhaustively explored. There is no register of old people in existence and a comprehensive enquiry of this kind would have had to be undertaken on the basis of a sample selected from rating lists, with no possibility of knowing in advance whether or not a household contained a person over pensionable age, or of making any approach to such people before the enquiry to ensure a high rate of co-operation. On the other hand, the national insurance records of retirement pensioners provided a sampling frame covering a very high—and increasing—proportion of all old people who had given up work.

TABLE L.1

Population over pensionable age (men 65 and over, women 60 and over)

	Thousands		
	30th June 1965		
	Men and women	Men	Women
Total .. .. .	8,000	2,420	5,580
Retirement pensioners .. .. .	6,190	2,060	4,130
National insurance widow beneficiaries	170		170
Prospective title to pension			
(a) retirement deferred .. .. .	350	240	110
(b) wives of men not yet retired ..	760		760
War widow pensioners .. .. .	30		30
Industrial injuries widow pensioners ..	10		10
War disablement pensioners receiving unemployment supplement .. .. .	10	10	
Others with non-contributory old age pensions or national assistance ..	200	40	160
Remainder (neither national insurance benefits, national assistance, nor non-contributory old age pensions in payment) .. .. .	280	70	210

(a) Includes some visitors from overseas.

Although national insurance retirement and widow pensioners were estimated to number only 6,360,000 out of the 8,000,000 men and women over the minimum pension age in June 1965 (80 per cent), substantial numbers of the remaining men and women were either not yet retired, the wives of men not yet retired, women receiving war or industrial widows' pensions, or persons receiving pensions or grants from the National Assistance Board. These are categories about whose financial circumstances either information already exists or there is clearly no need for concern. The number who were in none of these categories, some with private incomes or private pension cover and therefore outside the ambit of the old contributory pension schemes, probably amounted to no more than about 280,000 at the time the enquiry was carried out (Table L.1). These 280,000 were the people outside the field of retirement pensioners about whom it would have been useful to collect information.

5. Where retirement pensioners were concerned, the basic information in the Ministry's records could be added to by interviewing those selected for the enquiry, and before these interviews were carried out the pensioners could be approached by the Minister by letter, with a view to obtaining their co-operation.

However, having selected a sample of retirement pensioners from the Ministry's records, it was virtually impossible to bring into the enquiry persons who were not pensioners, because they would represent a very small number of people among any sample of households selected, for example, from rating lists. After full consideration, it was felt that the advantages of being able to ensure a proper representation of pensioners in each age group throughout Great Britain, and invite their co-operation, outweighed the disadvantage that there would still be uncertainty about the extent to which there was poverty outside the pension scheme. Moreover, it was considered that, to a large extent, the reasons why retirement pensioners did not apply for assistance would also be the reasons why people who were not in receipt of retirement pension, but whose circumstances were otherwise similar, did not apply. Hence, if these reasons could be ascertained in relation to pensioners, then it would be possible to help non-pensioners as well.

### The sample

6. It was regarded as important to ensure adequate representation of the very old pensioners as well as of the more numerous younger ones in order to see whether the proportion of men and women whose resources were less than their needs was equal in different age groups or concentrated, for example, among those who were older. The sample of retirement pensioners which forms the basis of all analyses of the pensioner population is stratified by age because it is based on pension numbers which incorporate an age code. As the sample was filed in pension number order, it was possible to take for the purpose of the enquiry a sub-sample in which the proportion of pensioners taken from each age stratum varied. This was done separately for each category of pensioners: men, women with pensions awarded on their own insurance, and widows aged 60 and over whether still receiving widows' pensions or receiving widows' retirement pensions.

7. Pensioners' wives who are themselves over age 60 receive separate pensions but were not sampled as such: all married couples were represented through the sample of men. Wives with pensions on their husbands' insurance who were separated were made the subject of separate interviews. Women with pensions on their own insurance who were found to be separated wives remained in the sample, but forms for women with such pensions who were found to be married to, and living with, retirement pensioners were discarded because there would otherwise have been double representation of such women; and those found on interview to be married to, and living with, non-pensioners (for example, men who had not yet retired from work) were taken out of the main analyses since the households in which they lived were not truly pensioner households.

8. The sample finally selected comprised 10,954 pensioner households. Pensioners in hospital were not interviewed, but the wives of married men in hospital were interviewed and if the absence was temporary enquiry forms were completed on the basis of the information they gave. If the absence was permanent, the couple were treated as separated. Pensioners abroad or in prison were treated in the same way. A total of 361 forms for single pensioners in hospital, abroad or in prison was eliminated from the analyses. The effective sample was thus 10,593 men and women distributed as shown in Table I.2. The method of selecting the sample is described more fully in Appendix II.

TABLE 1.2  
Pensioners in effective sample (a)

				Number			
				Men and Women	Married couples (b)	Single men (c)	Single women (c)
All ages	..	..	..	10,593	2,899	1,864	5,830
Age 60-64	..	..	..	820	—	—	820
65-69	..	..	..	2,181	884	233	1,064
70-74	..	..	..	2,105	780	296	1,029
75-79	..	..	..	1,988	613	372	1,003
80-84	..	..	..	1,876	427	471	978
85 and over	..	..	..	1,623	195	492	936

(a) For sampling fractions see Appendix II.

(b) Couples were classified according to the age of the husband. The numbers of persons were of course, double the numbers shown; in every case the man, and in most cases the woman, was a pensioner.

(c) "Single" includes those widowed, divorced or separated as well as those never married.

### Arrangements for field work

9. One of the main objects of the enquiry was to find out how many people were living on incomes which were less than they would have had if they had applied for supplements to pension from the National Assistance Board. It was necessary, therefore, that the interviewing should be carried out by men and women who were familiar with the provisions of the National Assistance Acts in relation to different types of income, and who could assess the amount required by each person in the enquiry having regard to their commitments for rent and any special needs in each particular case. Experience of interviewing persons about their incomes was also regarded as highly necessary, as this is a subject on which it is particularly difficult to obtain accurate information. Detailed control of the field work was therefore placed in the hands of the Regional Offices of the National Assistance Board and special teams of interviewers were selected from among the staff of the Board and the Ministry, with a preference, other things being equal, for younger men and women. Interviewing officers were specially briefed for their duties. The National Assistance Board officers were all made well aware that for the duration of the field work they were to regard themselves as serving the Minister, not the Board. It had been suggested that there was a risk that because a member of the staff of the Board would naturally feel loyalty to the organisation for which he worked, his reporting of any criticism of the Board might perhaps not be completely impartial. Nothing in the course of the enquiry supported this suggestion, but in order to avoid any doubt on this point interviewing was divided into two parts. The first phase was a fact-finding enquiry which formed the basis of a notional "assessment" of national assistance entitlement carried out by the officers of the Board. The second phase was limited to those persons who appeared to have entitlement to national assistance but not to be receiving it and was designed to find out for how long they had been entitled to, but had not applied for, assistance and their reasons for not doing so. These second interviews were assigned to officers of the Ministry.

10. At every stage great care was taken to ensure the confidentiality of all information given for the purpose of the enquiry. No interviewing officer carried

out interviews in an area in which he ordinarily lived or worked; no information collected for the purpose of the enquiry was disclosed to any Area Office of the National Assistance Board; and no information recorded at any Area Office was disclosed to officers of the Ministry.

### **Pilot survey**

11. The enquiry form, which had been built up in the course of the discussions with advisers, was tested by a Pilot Survey in November 1964 covering about 300 pensioner households in Manchester, Bristol, Glasgow, Pembrokeshire, Worcestershire and Essex. This survey, in which 93 per cent of the pensioners contacted agreed to co-operate, provided invaluable information about the reaction of the people interviewed to particular questions and the best way to phrase and group the questions about incomes and savings. It also suggested, though not conclusively, that there might be a slightly better response to younger interviewing officers than to older ones.

### **Contents of enquiry form**

12. The enquiry form (Appendix III) was designed in four parts. Part I was to be completed, in the first instance, at the Ministry's Central Office, Newcastle-upon-Tyne, in respect of each person in the sample, and amplified, as necessary, after the interviewing had taken place. Part II was to be completed for every pensioner in the sample who was interviewed. This part opened by seeking information about the composition of the household in which the pensioner lived, whether he was the householder, whether he was working, what sort of job he had done for most of his working life, his health, help in the home, and home amenities. Then he was shown a card on which there were seven income ranges and asked in which range he came; and this was followed by a general question on the sources of his income, but without going into details about the amounts received from each source.

13. From this point the questions varied according to the level of income revealed. Men and women who said they had incomes of £20 a week or more were not asked for details of their incomes except in the case of occupational pensions. They were simply asked for a general statement as to the level of their savings, types of holdings, house tenure, retirement pension payment arrangements, and, where this pension was at less than the standard rate, the reason for the reduction. All other pensioners were asked for sufficient details of their incomes and liabilities to enable a notional assessment of their resources and requirements to be made. They were asked about the amount of income from each source and the amount of savings of each type, rates, rent or mortgage interest paid, income from boarders or sub-letting, and any expenses for special needs.

14. Part III was completed after the interview and included a summary of all information relevant to the notional assessment, so that the interviewing officer could then classify the pensioner according to the relationship between his "net available resources" and his needs (see paragraph 20). He also entered the total weekly amount of income received—often a higher sum than the amount taken into account in an assessment because of the provisions under which certain types of income are disregarded up to defined limits (see paragraph 46).

15. Part IV was completed only for pensioners who appeared to be entitled to, but not receiving, supplementary assistance from the National Assistance Board. The Ministry's officer, on a second visit, offered an application form and asked the reason why no supplement had been applied for, whether there had been a recent change in financial circumstances, and, if the application form was refused, the reason for this continued refusal.

#### General arrangements for interviewing

16. For each person selected for visit an enquiry form was sent from the Central Office of the Ministry in Newcastle to the appropriate National Assistance Board Regional Office. At the same time a short enquiry form was sent to the relevant National Insurance Office, asking that they should let the Board's Regional Office know of any recent change of circumstances (e.g. absence in hospital, change of address) known to them, but not recorded centrally, which might affect the arrangements for interview. Visiting programmes and itineraries were then worked out by the Regional Offices and, on completion, arrangements were made in London for the despatch to each pensioner concerned of the personal letter from the Minister mentioned in paragraph 5 above. This letter (copy in Appendix III) explained the purposes and importance of the enquiry, gave the names of the interviewers selected to call and asked for the pensioner's help and co-operation.

17. From the material collected at the first interview the National Assistance Board officers were generally able to decide whether, on the basis of the Board's standards, there was a gap between resources and needs and, if so, whether or not that gap was met, e.g. by resources which the Board would not take into account in applying their scales. Although the interviews took place in late May and early June, all "assessments" were based on the probable position in winter and allowed for any additional heating which might then be needed. Regional Offices arranged for second interviews by officers of the Ministry where there appeared to be title to assistance, except in those cases where it seemed there might be title to a small allowance only in winter, when provision for extra fuel would be due\*. The enquiry forms were then returned to the controlling Regional Office for scrutiny and check before being returned to Newcastle for processing and analysis by computer.

18. Interviewing officers had no power to ask for the production of documents or to apply checks on the information given. The results of the enquiry therefore rest in the main on the detailed but unauthenticated information provided by the pensioners themselves. In a proportion of cases however—those where pensioners interviewed were already receiving, or later responded to an invitation to claim, national assistance—it was possible to test the accuracy of the information given. Before completed enquiry forms for such cases were despatched to Newcastle for processing, therefore, certain basic items of information bearing on entitlement were extracted and sent to the Board's headquarters; and an enquiry form to the local Area Office, prepared at the same time, was later paired at headquarters with the original notification. This comparison indicated a substantial number of cases in which resources were under-declared, but it also revealed a substantial though smaller number where resources were over-stated, or needs were under-stated (see Appendix II).

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\*Since the enquiry the Board have changed their practice and now spread this allowance for extra fuel, where needed, over the whole year.



## Response rates

19. Among retirement pensioners (or, in a few cases, someone acting for them) who could be contacted and invited to co-operate, 90 per cent agreed to do so and gave sufficient information for a notional assessment to be made. Among married couples this proportion was 91 per cent; among single men, 93 per cent; and among single women, 89 per cent. Allowing for deaths and failure to contact pensioners, the response rates for the three groups were 88, 87 and 83 per cent. There was little difference in these overall response rates when the figures were broken down by age (Appendix II, Table E). Considering the subject matter of the enquiry, this response rate was very high and the Ministry is most grateful to the many pensioners who helped to make it so.

## Analyses of results

20. Analyses of the results obtained show the findings for pensioners who gave sufficient information to enable the interviewing officers to make a notional assessment of their needs and to compare this with their "net available resources", i.e., the resources which would be taken into account by the Board in connection with an application for assistance. Appendix IV shows how an assessment was made. Broadly, the phrase "net available resources" means income less such amounts as are "disregarded"; "needs" means the appropriate "scale rate" laid down in regulations plus housing costs, assuming that all adults in a household share such costs, plus an appropriate allowance for any special requirements. Some other phrases used in this report with somewhat specialised meanings are defined in Appendix I.

21. All results represent the findings among respondents in an enquiry covering a sample of pensioners, stratified by age, the findings for each person having been weighted by the appropriate rating factor. All results are therefore subject to "sampling error". In other words they indicate only the approximate proportions which might be found if an investigation were carried out over the whole field of pensioners. The proportions found in such an investigation would probably differ from those found in the sample, and, the smaller the group, the larger the difference could be. Because of sampling error, percentages obtained from this sample are very unlikely to be correct to a decimal place, however large the numbers analysed, and, where such figures are given, the purpose is simply to make it easier for readers of the report to make such aggregations of groups as they may wish. All proportions given are rounded to the nearest whole number, or to the nearest decimal place, as appropriate. This rounding means that particular figures may not add precisely to the totals or sub-totals shown.

## Basic material

22. Pensioners who co-operated in the enquiry were given an undertaking that the information collected would be used only for the purpose of the enquiry, so the completed enquiry forms cannot be made available for further analysis. However, a great many working tables were prepared which contain much detail which could not be published within the space of this Report. Research workers interested in particular aspects of the subjects dealt with who require further information should address their enquiries to the Ministry's Statistics and General Intelligence Division, 1, Adam Street, London, W.C.2.

## CHAPTER II

### Incomes and Savings

#### General

23. This Chapter gives information about the total incomes of pensioners (including that provided by the State mainly in the form of retirement pensions and supplementary assistance), about the sources and amounts of other forms of income and about amounts and types of savings. It also compares total incomes and "net available resources" (the figure arrived at after deducting "disregarded" income and assets, against which needs, and ultimately entitlement or otherwise to supplements from the National Assistance Board, were measured). A description of the assessment procedure followed in the enquiry is given in Appendix IV.

24. The Tables are based on information provided by respondents – that is, those pensioners in respect of whom an assessment could be made. In the main, these assessments were based on fully detailed replies from pensioners. In some instances, however, only partial information was sought or provided but the level of income or savings declared – even though not precise – was nevertheless such that it was possible to assess the case as one in which there was no current entitlement to supplementary assistance; conversely there were a few cases where someone said he was receiving a supplement but gave little other information. In some cases only general, not detailed, information was available, because the person interviewed was someone other than the pensioner (see Appendix II, paragraph 24).

#### Collection of information about income

25. All persons interviewed were shown a card setting out different bands of income, and were invited to indicate the range in which their total net income from all sources fell. They were then asked to describe the sources (apart from retirement pension and any supplement payable) from which it came. Except in the case of someone receiving an occupational pension, no further details were sought from pensioners who stated that their incomes were £20 a week or more, as it had been decided in planning the enquiry that this information alone would constitute an adequate basis for assuming that there would be no entitlement to supplementary assistance, and unnecessary enquiries of these pensioners were thus avoided. Those with income below that level, however – nearly 97 per cent of respondents – were asked about the net amounts derived from any additional sources of income which they had, as this information formed an essential part of the detailed process of assessment necessary in these cases.

26. The information obtained about incomes fell, therefore, under three main headings – a broad indication of total income, a description of the sources of income and, in respect of the great majority of pensioners, an indication of the amount of income derived from individual sources, in each case net of income

tax. A few respondents were unwilling or unable to give all the details requested of them – some, for example, could give only partial information about sources and amounts of additional income, whilst others, though anxious to co-operate fully in the enquiry, had difficulty in estimating accurately the amount of income derived from some sources of income such as stocks and shares, or bank deposits. The tables in the text referring to the different aspects of pensioners' incomes therefore show slight variations in the numbers of pensioners represented; the numbers represented by respondents for whom particular items of information were not available are given in the more detailed tables at the back of the Report.

### Total incomes

27. The information given in response to the first general enquiry about the level of income identified pensioners with incomes of £20 a week or more, but otherwise was used only where detailed information was not available. In general, analyses of total income represent the aggregate of all amounts of income recorded, together with allowances for any profit derived from boarders or from sub-letting part of the accommodation occupied. The total incomes, so defined, of retirement pensioners were widely spread. Among married couples, just over half had incomes in the range £8 – £12 10s. a week; three out of ten had more than this and about two out of ten had less. Put another way, just under half had incomes of less than £10 a week; just over half had this amount or more. About two-thirds of single men and rather more than three-quarters of single women had less than £7 a week and one-third and two-fifths respectively had less than £5 a week. A little over half the single men and two-thirds of the single women had less than £6 a week.

TABLE II.1  
Distribution of retirement pensioners by total income

	Per cent.		
	Married couples	Single men	Single women
Proportion who had total incomes of :—			
Under £4 .. .. .	—	—	1
£4 but less than £5 .. .. .	—	31	42
£5 " " £6 .. .. .	—	22	24
£6 " " £7 .. .. .	4	13	10
£7 " " £8 .. .. .	14	9	6
£8 " " £10 .. .. .	29	11	8
£10 " " £12 10s. .. .. .	23	6	4
£12 10s. " £15 .. .. .	12	2	2
£15 " " £20 .. .. .	10	3	1
£20 and over .. .. .	7	3	1

28. The incomes of pensioners were higher among those who were younger, lower among those who were older (Table II.2). The proportion of the total population represented by retirement pensioners varies, and these figures cannot be taken as indicating the relative incomes of all old people of different ages (see Appendix II). Table BR.1 gives further details.

TABLE II.2  
Decrease of income with age

	Per cent.		
	Proportion of pensioners whose total weekly incomes amounted to less than the amount shown:		
	Married couples with less than £10	Single men with less than £6	Single women with less than £6
All ages .. .. .	48	54	67
Age 60-64 .. .. .	—	—	47
65-69 .. .. .	40	48	60
70-74 .. .. .	48	45	69
75-79 .. .. .	55	53	79
80-84 .. .. .	72	70	83
85 and over .. .. .	82	76	84

29. Proportionately more householders than non-householders had relatively high incomes, markedly so in comparison with pensioners in institutions. Taking as the dividing line for married couples total income above and below £10 a week, and for single pensioners total income above and below £6 a week, the proportions of householders with incomes in the lower range were roughly the same in each of the three main types of household, except that among single women with earners in the household the proportion was markedly higher, but the numbers of pensioners on which this figure is based were small and the difference may be an effect of sampling.

TABLE II.3  
Incomes in different types of household

	Per cent.		
	Proportion of pensioners whose total weekly incomes amounted to less than the amount shown:		
	Married couples with less than £10	Single men with less than £6	Single women with less than £6
All types of household .. .. .	48	54	67
Householders .. .. .	48	48	64
With earners in household (a) .. .. .	47	51	76
With no earners but some other person in household .. .. .	46	45	58
Living alone .. .. .	48	48	60
Non-householders (b) .. .. .	67	61	78
Boarders .. .. .	—	53	38
Other non-householders not in institutions:			
With earners in household .. .. .	70	66	82
With no earners in household .. .. .	36	56	71
Persons in institutions .. .. .	90	85	85

(a) Other than the pensioner or his wife.

(b) Excluding persons in institutions.

Among non-householders, the proportions with incomes in these lower ranges differed appreciably as between those in households with and without earners.

The presence of earners in the households was associated with a higher proportion of pensioners with incomes below the dividing line; conversely proportionately more of the pensioners in households without earners had incomes above the dividing line indicated (Tables II.3 and BR.2).

#### Sources of income (other than retirement pension or supplementary assistance)

30. As explained in paragraph 25, all pensioners were asked to indicate whether they had sources of income in addition to retirement pension and any supplementary assistance and, if so, what those sources were; all those with incomes of less than £20 a week were also invited to state the weekly amounts derived from each individual source of income. Except for the final miscellaneous type of income, the groupings used in the question on the enquiry form about types of income were generally narrower than those used in the later question about individual amounts of income from particular sources. Table II.4 shows the total proportions of pensioners who had, or did not have, income from one or more of the sources listed and also the proportions of pensioners who had income of particular types. Pensioners with more than one type of income appear more than once in the table; but where, on the other hand, both partners in a married couple household had separate incomes of the same type – both the husband and wife in receipt of an occupational pension, for example – the two incomes were counted as one.

31. Taking all ages together, about eight out of nine of the married couples, three-quarters of the single men and two-thirds of the single women had some additional income apart from any supplement to their retirement pensions; among the older pensioners these proportions decreased – to about three-quarters, two-thirds and one-half respectively in the group aged 85 and over. Proportionately more married couples (whose income included any belonging to wives) had additional income, compared with single pensioners, and the proportions without additional income of any kind were consistently and conspicuously higher among single women in all age groups than those found among men, whether married or single.

32. The more common sources of additional income were occupational pensions, earnings, income from investments, and interest on bank, post office, building society and similar deposits. Occupational pensions were in payment to over half the married couples and to two out of five single men, but to only about one in seven of the single women. One married couple in four had earnings (of husband or wife) against about one in nine of the single men and rather more than one in eight of the single women. The proportions with income from investments were a little higher among married couples (14 per cent) than among the single men and women (11 and 12 per cent respectively).

33. About 9 per cent of the married couples, 7 per cent of the single men and 3 per cent of the single women had a war or industrial disablement pension or dependant's allowance or, rarely, workmen's compensation. Annuities, or benefit from trade unions or friendly societies, were received by about 6 or 7 per cent of the men and less than 1½ per cent of the women; and 5 or 6 per cent in each group had some other source of income not listed separately (Table II.4).

TABLE II.4

Sources of income (a) other than retirement pension or supplementary assistance

	All pensioners			Pensioners with incomes of less than £20 a week				
	Married (b) couples	Single men	Single women	Married (b) couples	Average income from such source or sources (c)	Single men	Average income from such source or sources (c)	Single women
	Thousands			Thousands				
Number represented by respondents who gave relevant information .. .. .	1,193.2	515.2	2,241.5	1,106.4		501.1		2,211.2
Proportion with income from one or more of the sources shown .. .. .	88.1	75.0	67.8	Per cent.		Per cent.		Per cent.
Proportion with—								
Pension from previous employment or Forces pension .. .. .	51.6	40.4	14.5	51.1	61	40.2	56	14.3
War or industrial disablement pension .. .. .	8.1	6.0	0.4	8.8	65	6.6	60	3.2
War or industrial dependant's allowance .. .. .	0.2	0.4	2.9					
Workmen's compensation .. .. .	0.5	0.3	3.2	13.8	37	12.2	35	13.6
Income from property .. .. .	5.0	4.4	12.3	0.3	36	0.5	30	1.4
Stocks, shares and government securities .. .. .	14.2	10.8	1.7	24.0	88	11.0	80	13.1
Trust funds .. .. .	0.7	0.5	13.2	6.0	17	7.2	13	1.5
Net earnings .. .. .	25.6	11.4	1.5	—	—	1.8	18	3.6
Annuities, trade unions or friendly societies .. .. .	6.2	7.1	3.5	—	—	—	—	0.7
Voluntary payments .. .. .	1.1	1.7		55.8	8	46.1	9	45.7
Court orders, deeds of covenant .. .. .				6.1	16	4.8	13	5.0
Interest on deposits with banks, post offices, building societies, etc. .. .. .	60.0	49.7	49.3					
Other .. .. .								
No income from any source shown—								
All ages .. .. .	11.9	25.0	32.2					
Age 60-64 .. .. .	—	—	19.5					
65-69 .. .. .	9.0	22.3	26.9					
70-74 .. .. .	11.2	24.0	31.3					
75-79 .. .. .	15.1	21.6	40.7					
80-84 .. .. .	21.2	30.8	41.8					
85 and over .. .. .	23.9	34.8	49.7					

(a) Pensioners with incomes from more than one source appear more than once in the table.

(b) Includes wife's income.

(c) The average relates only to pensioners with such income for whom the amount was known (see paragraph 26).

34. The proportions with incomes from each of the main sources fell with age (Table II.5 and BR.3).

TABLE II.5  
Main sources of additional income, by age

Per cent

	Proportions of pensioners with income from source specified—			
	Pension from previous employment or Forces pension	Earnings (a)	Stocks, shares and government securities	Interest on deposits with banks, post offices, building societies; Court orders; deeds of covenant; other income
<b>MARRIED COUPLES</b>				
All ages .. ..	52	26	14	60
Age 65-69 .. ..	60	31	14	64
70-74 .. ..	50	28	14	55
75-79 .. ..	43	18	16	62
80-84 .. ..	36	7	11	56
85 and over ..	39	5	11	55
<b>SINGLE MEN</b>				
All ages .. ..	40	11	11	50
Age 65-69 .. ..	53	15	10	51
70-74 .. ..	40	15	13	50
75-79 .. ..	38	11	10	54
80-84 .. ..	32	5	11	45
85 and over ..	32	1	7	42
<b>SINGLE WOMEN</b>				
All ages .. ..	15	13	12	49
Age 60-64 .. ..	20	35	12	54
65-69 .. ..	19	19	15	52
70-74 .. ..	16	8	13	50
75-79 .. ..	10	3	12	46
80-84 .. ..	6	1	8	45
85 and over ..	6	—	9	40

(a) Excluding profit from boarders.

35. About one in three of married couples and single men aged 80 and over had occupational pensions, compared with six out of ten of the couples and five out of ten of the single men aged 65-69; and among single women the proportions with such income dropped from about one in five in the age groups 60-64 and 65-69 to about one in seventeen among those aged 80 and over. The proportions of pensioners with earnings diminished sharply in the higher age groups, though about one in twenty of the married couples where the man was aged 85 and over had earnings (the earnings of wives younger than their husbands would tend to affect the figures). It has to be remembered, when comparing the different age groups, that the youngest groups exclude persons who had not yet retired, and the older groups exclude men and women who were excepted or exempt from insurance under the pre-1948 schemes, as well as, for example, people retired from employment abroad. Only the age group 70-74 for men (taking married and single together) is representative of nearly all the men in that age group (see Appendix II).

#### Amounts received from each source

36. Details of the amounts received from each source are available for persons with incomes of £20 a week or less. Although average payments were in some instances fairly high, the spread was very wide (Table BR.4).

37. Of the occupational pensions paid to married couples with less than £20 a week, nearly one in five was less than £1 and nearly half were less than £2 a week. Proportions were similar among single men. Among single women more than a quarter of these pensions amounted to less than £1 and just over half to less than £2.

38. Similarly, income from investments was often a small amount only. Among married couples with investments, half had less than £1 a week in income from them, and seven out of ten had less than £2. The corresponding proportions for single men and women were of the same order. Many of the pensioners who received interest on bank deposits and deposits with building societies received very little indeed: for more than half these men, married or single, and six out of ten of these women, the amount came to less than 5s. a week; for three-quarters of the men and four-fifths of the women it was less than 10s.

39. In contrast, only  $7\frac{1}{2}$  per cent of the married couples, 9 per cent of the single men and  $8\frac{1}{2}$  per cent of the single women with earnings had less than £1 a week, and only 18 per cent,  $22\frac{1}{2}$  per cent and 27 per cent had less than £2. At the other end of the scale, between a fifth and a quarter of these men, and one-eighth of the women, earned £6 a week or more.

#### Occupational pensions

40. Analyses of the material collected relating to occupational pensions among pensioners with all levels of income were examined by officers of the Government Actuary's Department, to whom the Ministry is indebted for the detailed description of the findings set out in Appendix V. The material collected was of course selected with the general purposes of the enquiry in mind and does not always lend itself to comparisons with material from other sources. In particular the fact that the enquiry only covered retirement pensioners meant that a fairly large sector of occupational pensions was outside its scope. (An Inland Revenue enquiry covering the year 1963-64 showed, among persons making income tax returns, 880,000 occupational pensions payable to men and women also receiving retirement pensions and 590,000 payable to persons not receiving such pensions and not necessarily over age 65 for a man or 60 for a woman. In addition there were about 40,000 wives with occupational pensions.)

#### Savings

41. The interviewing technique used to obtain information about savings was very similar to that employed in dealing with incomes. All pensioners were first shown a card on which different ranges of savings appeared and were asked to indicate the range in which their total savings fell (excluding the value of any owner-occupied property). They were then invited to describe how these savings were invested. No further enquiry was made of pensioners who had total incomes of £20 a week or more or who had savings totalling £2,000 or more, as such pensioners were clearly not in need. Pensioners with total incomes and savings



below these levels (about 87 per cent of all respondents) were asked to state the amount of each individual type of asset held. The information collected from married couples was the amount of their joint savings.

42. Not all pensioners were willing or able to answer, or to give full answers to, the questions addressed to them and, as with the tables on income, there are slight variations in the numbers analysed in the tables which follow. The numbers known to have savings but for whom the amount of those savings was not known are indicated in Table BR.5, which gives a detailed distribution of the savings found in each age group; and the numbers who said they had a particular type of asset but for whom the amount was not ascertainable are given in Table BR.6, which shows the amounts of each type of asset held. The few respondents who were said to have savings but for whom neither the type nor the total amount were known, were excluded from the analyses of savings.

43. Among those who gave information about the amount of savings, about a quarter of the married couples, over one-third of the single men, and slightly under one-third of the single women said they had no savings. The proportions with no savings were highest among single men and single women aged 80 and over; there was no marked trend with age among married couples (Table II.6).

44. Of all married couples, only half said they had savings amounting to £250 or more, and little over a third said they had £500 or more. These proportions were less – four out of ten and three out of ten, respectively – for single men, and a little less, again, for single women (Table II.6). One-quarter of the married couples, one in five of the single men, and about one in six of the single women said they had as much as £1,000 saved. Corresponding proportions were lower among older pensioners: in the highest age group, 85 and over, one in five of the couples, one in eight of the single men and one in nine of the single women had £1,000 or more, while the proportions with £250 or more were about four out of ten, one in three, and less than three out of ten, respectively.

45. Among all three groups of pensioners, national savings certificates, defence bonds, etc., were the type of assets most frequently held, followed by deposits with banks and building societies (Table BR.6).

#### **Total income and “net available resources”**

46. Paragraphs 27 to 29 describe the distribution of retirement pensioners by total income, including income disregarded by the National Assistance Board. When assessing the “net available resources” to be set against needs in determining whether a supplement to pension shall be paid, and if so the weekly amount, the National Assistance Board disregards the first 30s. of a war disability or industrial disablement pension, the first 15s. of a superannuation pension or friendly society sick pay, and the first 15s. of voluntary or charitable payments, service widows' pensions and other similar forms of income, provided that the total amount which can be disregarded from such sources does not exceed 30s. In addition, the first 30s. and half the next 20s. of part-time earnings is disregarded. (Both partners of a married couple can benefit from this provision.) Certain capital resources, too, are “protected” and left out of account. The first £375 of “war savings” (up to £375 each for a married couple) and up to £100 of other capital including any war savings in excess of £375, is disregarded. Unprotected capital between £100 and £600 is assumed to produce an income of

TABLE II.6  
Pensioner respondents analysed by age and total amount of savings

	Number represented by respondents giving relevant information	Proportion of pensioners		Proportion of pensioners with total savings of at least						
		without savings	with savings	£125	Per cent.					
					£250	£500	£600 (n)	£1,000	£2,000	£5,000
<b>MARRIED COUPLES</b>										
All ages	Thousands	25	75	59.8	50.3	36.6	31.8	24.0	14.6	5.9
Age 65-69..	1,183.2	22	78	63.1	54.0	37.6	33.2	25.7	15.6	6.7
70-74..	468.6	28	72	56.0	46.7	35.7	30.8	21.9	12.5	4.9
75-79..	403.2	24	76	61.9	52.1	38.1	33.3	25.8	17.3	6.4
80-84..	217.2	24	76	54.6	42.8	31.3	26.1	20.1	12.8	5.5
85 and over ..	76.6	28	72	56.2	43.7	31.2	26.7	19.3	12.5	2.8
	17.6									
<b>SINGLE MEN</b>										
All ages	Thousands	36	64	50.0	40.8	31.4	27.1	19.5	11.2	4.2
Age 65-69..	509.1	38	62	51.8	43.5	31.4	27.7	22.0	11.0	3.7
70-74..	114.6	32	68	53.7	42.2	35.2	30.3	20.5	14.3	7.0
75-79..	146.4	33	67	52.3	43.5	32.8	28.2	21.1	11.4	3.9
80-84..	123.2	40	60	42.2	34.2	26.5	23.5	15.5	7.5	1.9
85 and over ..	82.4	44	56	40.7	33.6	23.3	17.4	12.2	7.1	1.6
	42.5									
<b>SINGLE WOMEN</b>										
All ages	Thousands	33	67	45.9	37.6	27.0	22.6	15.7	8.7	2.6
Age 60-64..	2,209.2	30	70	48.5	40.6	30.6	25.8	17.4	10.5	3.8
65-69..	395.6	28	72	51.6	43.4	31.5	27.0	20.1	11.2	3.0
70-74..	518.2	32	68	48.6	40.2	28.4	23.7	15.8	9.1	2.6
75-79..	501.2	36	64	41.4	32.9	23.0	18.8	13.0	6.4	2.2
80-84..	415.5	37	63	37.7	27.8	19.6	16.4	10.7	5.3	0.9
85 and over ..	253.2	43	57	34.7	28.7	19.0	15.0	11.1	5.7	1.6
	125.5									

(a) The division here was £600 or less—see paragraph 46.

6d. a week for each complete £25. Assistance is not paid to those with £600 or more of unprotected capital, so for the purpose of assessing net available resources income from the excess over £600 is not relevant. For the purpose of the enquiry such income is included in analyses of total income but excluded from analyses of net available resources.

47. Table II.7 shows how pensioners were distributed by income and by net available resources. The number of pensioners represented by those whose incomes are analysed in that table is slightly less than the number whose net available resources could be calculated. As already explained, the details provided about type and amount of assets were in some cases sufficient to permit an assessment to be made and to justify the assumption, for example, that unprotected capital exceeded £600 and that net available resources were less than needs, even though the information obtained was not sufficiently precise to enable an accurate calculation of actual income from capital to be made. In these cases it could be established that total income was under £20 a week, but allocation to a particular band of income was not possible. Net available resources were not calculated in respect of pensioners whose total income was £20 a week or more, so the comparison relates only to those whose total incomes were less than that amount.

TABLE II.7  
Total incomes and net available resources

Incomes under £20 a week

	Number represented by respondents in sample	Income or resources were at least—						
		£4	£5	£6	£7	£8	£10	£15
	Thousands	Cumulative percentages						
<b>MARRIED COUPLES</b>								
Total income.. ..	1,101.8	100	100	100	95	80	48	11
Net available resources .. .	1,106.4	100	100	99	81	57	30	4
<b>SINGLE MEN</b>								
Total income.. ..	497.4	100	67	44	31	22	11	
Net available resources .. .	501.3	97	45	28	19	13	6	
<b>SINGLE WOMEN</b>								
Total income.. ..	2,200.9	99	56	32	21	15	7	
Net available resources .. .	2,212.2	97	32	17	11	8	4	

Looking at all ages, only three out of ten married couples had net available resources of £10 a week or more, but nearly half had total incomes of that amount or more. Less than three out of ten single men, and only about three in twenty single women, had £6 a week or more in net available resources, but between four and five out of ten single men and one-third of the single women had total incomes of that amount or more. Differences tended to narrow with age. Corresponding figures for different age groups are indicated in Tables II.8 and BR.7.

TABLE II.8

Total incomes and net available resources, by age and by main household type  
 Incomes under £20 a week Per cent.

	Married couples with less than £10 a week by way of—		Single men with less than £6 a week by way of—		Single women with less than £6 a week by way of—	
	Total income	Net available resources	Total income	Net available resources	Total income	Net available resources
All pensioners ..	52	70	56	72	68	83
Pensioners aged—						
60-64 .. ..	—	—	—	—	48	69
65-69 .. ..	43	63	49	68	61	79
70-74 .. ..	52	71	46	63	70	82
75-79 .. ..	60	74	55	72	80	90
80-84 .. ..	75	85	71	83	83	94
85 and over ..	83	90	76	88	85	94
Householders ..	48	70	48	68	64	81
Non-householders	70	84	66	79	79	87

48. The most important factors causing these differences were superannuation payments and earnings (Table II.4). Five out of ten of the married couples, four out of ten of the single men and one in seven of the single women had superannuation payments. One quarter of the couples and about one in nine or one in eight of the single men and women (overlapping with those who had superannuation payments) had earnings. Six out of ten of the men and half the single men and women had income from bank deposits etc. (again overlapping) but the amounts paid were mainly small, so the disregard of the first £100 of unprotected savings was not an important factor in causing the differences between net available resources and incomes. Leaving out the income from unprotected capital beyond the first £600 contributed appreciably to the difference in the distribution by net available resources of all pensioners with incomes under £20 a week compared with their distribution by income: a quarter of the married couples, one in five of the single men and one in six of the women had £1,000 or more in savings, protected or otherwise, and among those with net available resources which were less than their needs or less than 20s. in excess of their needs, the proportions with £1,000 or more saved were one in seven (married couples), one in eight (single men) and one in nine (single women). On the other hand the effect was small when those people judged not entitled to assistance by reason of the fact that they had £600 or more in readily realisable capital were excluded from the analyses, as in some of the tables in Chapter III. Of the remaining families with net available resources which appeared to be less than their needs, or less than 20s. above them, the proportions with £1,000 or more saved were only 6 per cent (married couples), 7 per cent (single men) and 5 per cent (single women).

## CHAPTER III

### Need

#### Relationship between net available resources and needs

49. Tables in this Chapter give separate figures for married couples, single men and single women, and all show a very different picture of the circumstances of women pensioners compared with those found among men. The reasons for these differences are discussed in paragraphs 70 to 77. Early paragraphs give a general picture of the dimensions of need found: and paragraphs 83 to 102 discuss reasons why some of those who could receive help do not ask for it, and the differences noticed between those provisionally regarded as entitled to supplementary assistance and those actually receiving supplements.

50. Most of the tables compare the total amount of income reckonable for national assistance purposes (net available resources) with a notional assessment of "needs" on the Board's scale, including allowances for rent and any discretionary additions which appeared appropriate. Of all the pensioners for whom it was possible to make this comparison, the proportions with more than their requirements, with less than their requirements but no national assistance, and already receiving national assistance were found to be as follows —

TABLE III.1  
Net available resources and needs

	Per cent.		
	Married couples	Single men	Single women
All income levels .. .. .	100	100	100
Resources more than needs .. .. .	66	60	38
Resources less than needs:			
Not entitled to national assistance—			
£600 or more unprotected capital .. .. .	5	5	7
Entitled to national assistance—			
Not receiving supplement to pension .. .. .	11	13	21
Receiving supplement to pension .. .. .	18	22	34

Men and women who were not entitled to assistance because they had £600 or more unprotected capital can be regarded as having either more or less than their requirements and all comparisons made in the later parts of this chapter leave out this ambiguous but small group. In some cases capital holdings of pensioners so classified were substantial, so the figures for this group in Table III.1 exceed the numbers who were prevented from receiving assistance by the fact that they had relatively small savings.

51. Substantial proportions of pensioners appeared to have net available resources amounting to just about the amount they required according to the Board's assessment. Of the married couples nearly one in five was either in the category just mentioned or had less than 20s. more than the Board would have provided for them, and the corresponding proportions for single men and women were one in three and one in four respectively. Overall, half the married men,

TABLE III.2

Relationship between net available resources (a) and needs (b)

All incomes				Pensioners whose income was less than £20 a week			
Married couples	Single men	Single women		Married couples	Single men	Single women	
Thousands				Thousands			
1,193.2	515.4	2,242.5		1,106.4	501.3	2,212.2	
Per cent				Per cent			
7.3	2.7	1.4		—	—	—	
42.6	30.2	17.2		46.0	31.0	17.4	
15.7	26.9	19.8		16.9	27.7	20.1	
5.1	5.2	6.7		5.5	5.3	6.8	
11.4	13.2	21.2		12.3	13.6	21.5	
3.6	2.8	3.9		3.9	2.9	4.0	
1.4	3.8	7.8		1.5	3.9	7.9	
0.1	0.8	0.9		0.1	0.8	0.9	
0.1	0.2	0.4		0.1	0.2	0.4	
1.5	1.0	2.4		1.6	1.0	2.4	
1.6	1.0	1.8		1.7	1.0	1.9	
1.4	0.8	1.0		1.5	0.8	1.1	
0.3	0.5	0.8		0.3	0.5	0.8	
1.6	2.3	2.2		1.7	2.4	2.2	
17.9	21.8	33.7		19.3	22.4	34.1	

Number represented by respondents in sample	..	..	..
(1) Income £20 a week or more—assumed to exceed needs	..	..	..
(2) Net available resources equal or exceed needs—			
(a) excess was 20% or more	..	..	..
(b) excess was less than 20%	..	..	..
(3) Needs exceed net available resources—			
(a) N.A. not in payment—no provisional entitlement (unprotected capital over £600)	..	..	..
(b) N.A. not in payment but there was provisional entitlement:	..	..	..
(i) Subject (and/or spouse) had net disregarded income which was equal to or greater than the amount of provisional entitlement	..	..	..
(ii) In the interviewing officer's opinion the gap between total available resources and needs had been met by—			
Adults (other than the spouse) in the household	..	..	..
Help in kind from outside the household	..	..	..
A combination of the above	..	..	..
(iii) None of the above codes apply but the subject (and/or spouse) had readily realisable capital of—			
£500 or more (but not excluded as in (a))	..	..	..
£250 but less than £500	..	..	..
(iv) There were some net disregards and/or readily realisable capital of less than £250	..	..	..
(v) None of the above descriptions apply, but, in the opinion of the interviewing officer, the gap was in part bridged by adults (other than the spouse) in the household and/or help in kind from outside the household	..	..	..
(vi) None of the above descriptions apply	..	..	..
(c) N.A. in payment	..	..	..

(a) The term "net available resources" excludes disregarded income and any supplement to pension in payment by the National Assistance Board.

(b) Needs assessed on the National Assistance Board's scale, allowing for rent and any special requirements.

two-thirds of the single men and more than four-fifths of the single women appeared to have net available resources which were either at or below the level provided by the Board, or less than 20s. above it (Table III.2 and Table BR.8). These proportions, of course, would have been substantially different if these comparisons had taken account of all income, rather than "net available resources", see paragraph 48.

52. Of the pensioners found to be apparently entitled to assistance but not receiving it, the great majority had some means of support other than their pension; either disregarded income, which in some cases included voluntary allowances in cash from friends or relatives, or the presence of other adults in the household which made comforts available which would not have been possible otherwise, or help in kind from outside the household — gifts of clothes, for example. Of the married couples, 5 out of the 11½ per cent provisionally regarded as entitled to assistance were thought to have the gap between needs and resources completely met in this way, and not much more than 1½ per cent were considered to have nothing at all with which to bridge the gap. For single men 7½ out of the 13 per cent had the gap met in full and less than 2½ per cent had nothing at all except their pensions; for single women these proportions were 13 out of 21 per cent and just over 2 per cent (Table III.2).

53. Because the enquiry form was simplified for those with £20 a week or more, detailed comparisons between net available resources and assessed requirements (needs) could be made only for those with lower incomes. Excluding the 7½ per cent of married couples, 2½ per cent of single men and 1½ per cent of single women who had £20 a week or more, the proportions shown in Table III.1 become those shown in Table III.3.

TABLE III.3  
Net available resources (a) and needs excluding incomes of £20 a week or more  
Per cent.

	Married couples	Single men	Single women
Incomes under £20 a week .. .. .	100	100	100
Resources more than needs .. .. .	63	59	38
Resources less than needs—			
Not entitled to national assistance—			
£600 or more unprotected capital .. ..	5	5	7
Entitled to national assistance—			
Not receiving supplement to pension ..	12	14	22
Receiving supplement to pension .. ..	19	22	34

(a) See footnote (a) to Table III.2.

54. Out of the 63 in every hundred married couples who had net available resources of an amount greater than someone in similar circumstances would have received from the Board, 9 had less than 10s. more, another 8 had between 10s. and 20s., 14 had between 20s. and 40s. and 32 had 40s. or more in excess of that amount. Among the corresponding 59 single men these numbers were 17, 10, 11 and 20; and among the 38 single women they were 14, 6, 7 and 11 (Table III.4). These figures show that, leaving all disregarded income out of account, not only did proportionately more married couples have resources in excess of their needs but proportionately more had a substantial amount over and above what the Board would have provided (Table III.4(1)). On the other

TABLE III.4(1) Summary

Proportions with net available resources (a) above needs, by age

Incomes under £20 a week

Per cent.

	Proportions (b) with resources above needs among—					
	Married couples		Single men		Single women	
All ages .. .. .	63	(32)	59	(20)	38	(11)
Age 60-64 .. .. .					50	(20)
65-69 .. .. .	67	(37)	61	(24)	38	(13)
70-74 .. .. .	64	(32)	61	(28)	40	(12)
75-79 .. .. .	60	(29)	64	(17)	30	(6)
80-84 .. .. .	44	(16)	49	(12)	27	(3)
85 and over .. .. .	33	(12)	48	(9)	31	(3)

(a) See footnote (a) to Table III.2.

(b) Figures in brackets show the proportions with £2 or more above needs.

TABLE III.4(2)

Relationship between net available resources (a) and needs, by age

(1) Resources exceed needs

Incomes under £20 a week

	Number represented by respondents with total income of less than £20 a week	Proportion whose net available resources (a) exceeded their needs by—						
		All amounts	Less than 5s.	5s. < 10s.	10s. < 20s.	20s. < 40s.	40s. < 60s.	60s. < 100s. and over
<b>MARRIED COUPLES</b>	Thousands	Per cent						
All ages ..	1,106.4	62.8	4.6	4.8	7.6	13.6	9.9	12.0
65-69 ..	435.6	67.5	4.4	4.0	8.0	14.0	10.9	13.6
70-74 ..	375.6	64.2	5.1	5.1	6.9	14.7	10.4	11.8
75-79 ..	203.2	59.6	4.1	6.3	8.7	11.2	9.1	11.8
80-84 ..	74.6	44.2	5.1	4.6	6.4	12.6	4.3	6.2
85 and over ..	17.4	33.3	4.6	3.4	3.4	9.8	6.3	5.2
<b>SINGLE MEN</b>								
All ages ..	501.3	58.7	9.6	7.8	10.1	11.2	6.2	7.7
65-69 ..	112.2	61.5	6.4	9.1	8.6	13.9	6.4	8.0
70-74 ..	143.4	60.7	7.1	6.7	7.9	10.9	7.5	11.3
75-79 ..	121.2	63.7	9.6	7.9	15.2	14.5	5.6	6.6
80-84 ..	81.8	49.4	13.9	7.8	9.3	6.1	5.1	4.9
85 and over ..	42.7	48.5	18.5	7.5	8.0	5.6	4.4	3.0
<b>SINGLE WOMEN</b>								
All ages ..	2,212.2	37.5	9.3	5.1	5.7	6.5	3.8	3.9
60-64 ..	393.8	50.3	9.0	4.0	7.3	10.2	7.0	7.0
65-69 ..	514.0	38.2	7.2	4.8	5.1	7.9	3.7	4.8
70-74 ..	504.2	39.8	8.6	6.1	6.8	6.5	4.2	4.5
75-79 ..	417.7	30.3	10.6	5.5	4.6	3.5	2.1	2.3
80-84 ..	255.2	27.1	10.5	4.5	4.6	4.4	2.0	0.5
85 and over ..	127.3	31.2	14.9	6.2	4.3	2.8	1.3	0.9

(a) See footnote (a) to Table III.2.



TABLE III.4(2)—continued

(2) Needs exceed net available resources (a) (b)

Income under £20 a week

	Number represented by respondents with total income less than £20 a week	Provisionally entitled (P.E.) or receiving (R.) assistance	Proportion whose needs exceeded net available resources (a) by amount shown, distinguishing those provisionally regarded as entitled to national assistance and those actually receiving it						
			All amounts	Less than 5s.	5s. < 10s.	10s. < 15s.	15s. < 20s.	20s. < 40s.	40s. and over
<b>MARRIED COUPLES</b>	Thousands		Per cent.						
All ages ..	1,106.4	P.E.	12.3	2.5	2.7	2.2	1.7	2.7	0.5
		R.	19.3	0.7	1.8	1.9	2.4	8.4	4.0
65-69 ..	435.6	P.E.	12.3	2.2	2.1	2.1	2.2	2.9	0.9
		R.	15.3	0.1	1.4	1.4	2.5	6.2	3.7
70-74 ..	375.6	P.E.	10.1	1.2	3.2	2.4	1.0	1.9	0.4
		R.	20.1	0.9	2.1	2.1	2.4	9.0	3.9
75-79 ..	203.2	P.E.	14.0	4.5	2.4	1.8	2.0	3.2	0.2
		R.	20.9	0.8	2.4	1.2	1.8	10.0	4.7
80-84 ..	74.6	P.E.	17.7	4.3	4.0	3.2	2.1	3.5	0.5
		R.	31.1	2.2	1.9	6.2	3.5	13.2	4.2
85 and over	17.4	P.E.	20.1	3.4	4.6	4.0	1.7	4.6	1.7
		R.	33.9	1.7	1.1	2.9	4.6	16.1	7.4
<b>SINGLE MEN</b>									
All ages ..	501.3	P.E.	13.6	3.7	3.6	2.0	1.4	2.7	0.2
		R.	22.4	1.6	1.6	3.3	2.6	10.0	3.4
65-69 ..	112.2	P.E.	11.8	2.2	3.7	1.1	0.5	3.7	0.5
		R.	21.9	—	0.5	4.3	2.7	10.1	4.3
70-74 ..	143.4	P.E.	12.1	2.5	3.8	1.3	1.3	3.3	—
		R.	21.8	2.2	0.8	2.5	1.7	11.7	2.9
75-79 ..	121.2	P.E.	12.2	4.6	2.3	2.0	2.0	1.4	—
		R.	18.5	1.0	1.7	2.6	2.6	7.0	3.6
80-84 ..	81.8	P.E.	17.4	4.9	4.2	3.9	2.0	2.2	0.2
		R.	26.9	2.9	3.4	4.4	3.2	10.3	2.7
85 and over	42.7	P.E.	20.1	7.0	5.2	3.0	1.6	3.0	0.2
		R.	27.9	2.8	3.3	3.5	3.7	11.0	3.5
<b>SINGLE WOMEN</b>									
All ages ..	2,212.2	P.E.	21.5	6.0	4.9	3.8	2.7	3.5	0.6
		R.	34.1	1.5	2.8	4.5	4.7	15.0	5.8
60-64 ..	393.8	P.E.	20.6	5.8	4.9	2.7	2.9	3.8	0.5
		R.	23.2	1.7	1.8	2.3	3.4	10.2	3.9
65-69 ..	514.0	P.E.	21.2	6.1	4.7	4.3	2.2	3.1	0.7
		R.	31.8	1.4	2.0	3.7	3.6	13.8	7.2
70-74 ..	504.2	P.E.	19.5	4.9	3.9	4.2	2.0	3.9	0.6
		R.	34.3	1.2	3.3	5.8	4.9	13.9	5.1
75-79 ..	417.7	P.E.	23.3	6.5	5.0	3.9	3.5	3.8	0.5
		R.	40.2	1.8	3.4	5.8	5.8	17.2	6.1
80-84 ..	255.2	P.E.	23.3	7.4	6.0	3.5	3.4	2.6	0.4
		R.	43.4	1.5	3.4	4.2	6.5	21.8	5.9
85 and over	127.3	P.E.	24.2	6.1	7.2	4.2	1.9	3.8	0.9
		R.	38.4	2.0	3.1	4.5	4.5	16.6	7.8

(a) Excluding pensioners with unprotected capital amounting to £600 or more.

(b) See footnote (a) to Table III.2.

hand, the proportion whose net resources exceeded their needs dropped as age increased and the proportions with £2 or more over and above needs dropped steeply. This reflects the fact that younger pensioners are better off, on the whole, than those who are older (Table II.2), but it also reflects the increasing need of pensioners as they grow older for discretionary additions to the basic assistance scales, shown in the National Assistance Board's own Annual Reports.

Table III.5

Relationship between net available resources and needs, in different types of household  
(1) Resources exceed needs

Income under £20 a week

	Number represented by respondents with total income of less than £20 a week	Amount by which net available resources exceeded total needs							
		All amounts	Less than 5s.	5s. < 10s.	10s. < 20s.	20s. < 40s.	40s. < 60s.	60s. < 100s.	100s. and over
	Thousands	Per cent.							
<b>MARRIED COUPLES</b>	1,106.4	62.8	4.6	4.8	7.6	13.6	9.9	12.0	10.3
Householders ..	1,078.2	62.9	4.7	4.7	7.5	13.6	9.9	12.1	10.5
Earner(s) in household (a) ..	197.9	68.2	6.2	5.4	5.8	14.5	11.5	12.8	12.0
Others not living alone ..	47.4	56.3	4.6	2.1	5.1	14.3	10.5	8.6	11.0
Living alone ..	832.9	62.0	4.3	4.7	8.1	13.3	9.4	12.1	10.1
Non-householders (b)	27.2	62.5	4.4	10.3	9.2	14.7	9.9	10.3	3.7
Boarders ..	—	—	—	—	—	—	—	—	—
Earner(s) in household (a) ..	24.4	59.8	4.9	9.0	10.2	13.9	6.1	11.5	4.1
Others ..	2.8*	—	—	—	—	—	—	—	—
In institutions (together) ..	1.0*	—	—	—	—	—	—	—	—
<b>SINGLE MEN</b> ..	501.3	58.7	9.6	7.8	10.1	11.2	6.2	7.7	6.2
Householders ..	324.3	48.8	4.8	5.5	7.8	10.1	5.5	7.6	7.5
Earner(s) in household (a) ..	78.8	58.1	5.6	6.9	12.2	11.9	7.0	8.8	5.8
Others not living alone ..	33.7	43.9	5.3	7.7	7.1	10.7	2.1	0.3	10.7
Living alone ..	211.8	46.2	4.4	4.7	6.3	9.3	5.5	8.3	7.6
Non-householders (b)	146.1	75.0	10.1	13.4	14.5	15.3	8.4	9.2	4.2
Boarders ..	30.2	62.9	4.0	11.3	12.9	14.2	8.6	9.9	2.0
Earner(s) in household (a) ..	93.5	76.8	12.6	15.1	13.7	14.9	8.1	8.4	4.0
Others ..	22.4	83.9	8.0	9.4	20.1	18.3	8.9	11.2	8.0
In institutions ..	30.9	85.1	58.3	4.9	12.6	3.6	2.6	1.6	1.6
<b>SINGLE WOMEN</b> ..	2,212.2	37.5	9.3	5.1	5.7	6.5	3.8	3.9	3.2
Householders ..	1,686.2	29.9	5.2	3.2	4.4	6.3	3.6	3.8	3.4
Earner(s) in household (a) ..	414.5	29.4	6.9	3.9	5.0	5.8	3.0	2.4	2.3
Others not living alone ..	172.1	36.7	4.8	2.8	6.7	6.6	2.4	7.1	6.2
Living alone ..	1,099.6	29.0	4.7	3.1	3.7	6.4	4.0	3.8	3.4
Non-householders (b)	470.2	58.7	16.9	11.9	10.4	7.4	4.5	4.6	3.0
Boarders ..	15.1	78.1	1.3	9.3	12.6	13.9	9.9	18.5	12.6
Earner(s) in household (a) ..	328.3	53.1	18.0	11.9	9.2	6.2	3.3	3.0	1.5
Others ..	126.8	70.8	15.9	12.3	13.5	9.5	7.0	6.9	5.8
In institutions ..	55.8	90.3	68.6	4.7	5.6	5.6	3.6	2.3	—

(a) Other than the pensioner or his wife.

(b) Excluding persons in institutions.

\* Numbers too small for distribution.

TABLE III.5—continued

(2) Needs exceed net available resources (a) (b)

Income under £20 a week

	Number represented by respondents with total income less than £20 a week	Provisionally entitled (P.E.) or receiving assistance (R.)	Proportion whose needs exceeded net available resources by amount shown, distinguishing those provisionally regarded as entitled to national assistance and those actually receiving it						
			All amounts	Less than 5s.	5s. < 10s.	10s. < 15s.	15s. < 20s.	20s. < 40s.	40s. and over
	Thousands		Per cent.						
<b>MARRIED COUPLES</b>	<b>1,106.4</b>	<b>P.E.</b>	<b>12.3</b>	<b>2.5</b>	<b>2.7</b>	<b>2.2</b>	<b>1.7</b>	<b>2.7</b>	<b>0.5</b>
		<b>R.</b>	<b>19.3</b>	<b>0.6</b>	<b>1.8</b>	<b>1.9</b>	<b>2.4</b>	<b>8.5</b>	<b>4.0</b>
Householders ..	1,078.2	P.E.	12.0	2.5	2.6	2.2	1.6	2.7	0.5
		R.	19.5	0.6	1.8	1.9	2.5	8.5	4.1
Earners in household (c) ..	197.9	P.E.	13.2	3.6	2.6	3.5	1.3	2.3	—
		R.	15.8	0.5	2.1	1.3	2.7	6.9	2.3
Others not living alone .. ..	47.4	P.E.	16.0	3.4	3.4	3.4	2.5	2.1	1.3
		R.	20.3	—	1.3	5.5	0.4	7.6	5.5
Living alone ..	832.9	P.E.	11.5	2.2	2.5	1.8	1.6	2.7	0.6
		R.	20.4	0.7	1.8	1.9	2.5	8.9	4.4
Non-householders (d)	27.2	P.E.	25.4	0.7	6.6	5.1	7.0	4.4	1.5
		R.	9.2	—	—	1.5	0.4	5.1	2.2
Boarders* .. ..	—	P.E.	—	—	—	—	—	—	—
		R.	—	—	—	—	—	—	—
Earners in household .. ..	24.4	P.E.	27.0	0.8	7.4	4.5	7.8	4.9	1.6
		R.	9.8	—	—	1.6	—	5.8	2.5
Others .. ..	2.8*	P.E.	10.7	—	—	10.7	—	—	—
		R.	3.6	—	—	—	3.6	—	—
In institutions ..	1.0*	P.E.	—	—	—	—	—	—	—
		R.	—	—	—	—	—	—	—
<b>SINGLE MEN</b> ..	<b>501.3</b>	<b>P.E.</b>	<b>13.6</b>	<b>3.7</b>	<b>3.6</b>	<b>2.0</b>	<b>1.4</b>	<b>2.7</b>	<b>0.2</b>
		<b>R.</b>	<b>22.4</b>	<b>1.6</b>	<b>1.6</b>	<b>3.3</b>	<b>2.6</b>	<b>10.0</b>	<b>3.4</b>
Householders ..	324.3	P.E.	15.1	3.5	3.1	2.5	1.8	3.9	0.3
		R.	28.9	1.0	1.8	4.4	3.3	13.8	4.5
Earners in household (c) ..	78.8	P.E.	17.9	6.6	5.1	2.0	1.5	1.9	0.8
		R.	20.8	2.4	1.8	3.2	3.9	8.3	1.3
Others not living alone .. ..	33.7	P.E.	22.0	2.4	6.2	3.6	3.0	5.9	0.9
		R.	21.7	0.3	—	3.9	0.3	13.6	3.6
Living alone ..	211.8	P.E.	12.9	2.5	1.9	2.5	1.7	4.3	—
		R.	33.0	0.5	2.1	5.0	3.5	16.0	5.9
Non-householders (d)	146.1	P.E.	13.0	5.0	5.3	1.3	0.8	0.6	—
		R.	10.4	2.4	1.3	1.6	1.5	3.2	0.3
Boarders ..	30.2	P.E.	18.2	3.0	9.3	2.3	1.3	2.3	—
		R.	15.9	3.3	—	1.3	5.3	4.6	1.3
Earners in household .. ..	93.5	P.E.	12.9	6.0	5.0	1.0	0.9	0.1	—
		R.	9.4	2.6	2.0	2.1	0.6	2.0	—
Others .. ..	22.4	P.E.	6.2	3.6	0.9	1.3	—	0.4	—
		R.	7.1	—	—	—	—	6.7	0.4
In institutions ..	30.9	P.E.	1.0	—	0.6	—	—	0.3	—
		R.	10.7	3.9	0.6	—	—	0.3	5.8

TABLE III.5—continued

(2) Needs exceed net available resources (a) (b)

Income under £20 a week

	Number represented by respondents with total income less than £20 a week	Provisionally entitled (P.E.) or receiving assistance (R.)	Proportion whose needs exceeded net available resources by amount shown, distinguishing those provisionally regarded as entitled to national assistance and those actually receiving it						
			All amounts	Less than 5s.	5s. < 10s.	10s. < 15s.	15s. < 20s.	20s. < 40s.	40s. and over
	Thousands		Per cent.						
SINGLE WOMEN ..	2,212.2	P.E.	21.5	6.0	4.9	3.8	2.7	3.6	0.6
		R.	34.1	1.5	2.8	4.5	4.7	15.0	5.8
Householders ..	1,636.2	P.E.	21.7	4.5	4.9	4.3	2.9	4.5	0.7
		R.	39.9	1.0	2.4	4.9	5.6	18.9	7.2
Earners in household (c) ..	414.5	P.E.	30.2	7.3	7.3	5.7	4.2	5.3	0.3
		R.	37.0	1.9	5.2	7.6	6.8	12.7	2.6
Others not living alone ..	172.1	P.E.	24.8	5.8	6.1	4.7	2.1	4.6	1.4
		R.	28.5	0.7	2.0	3.6	4.4	10.6	7.3
Living alone ..	1,099.6	P.E.	18.1	3.2	3.8	3.7	2.6	4.1	0.7
		R.	42.9	0.7	1.5	4.1	5.3	22.5	8.9
Non-householders (d)	470.2	P.E.	23.2	12.2	5.5	2.7	1.9	0.7	0.2
		R.	16.9	3.4	4.2	3.2	2.0	2.6	1.5
Boarders ..	15.1	P.E.	5.3	—	1.3	—	4.0	—	—
		R.	7.3	—	0.7	1.3	—	5.3	—
Earners in household ..	328.3	P.E.	26.4	13.4	6.5	3.6	2.1	0.6	0.2
		R.	19.5	3.7	5.2	3.8	2.6	2.3	1.9
Others ..	126.8	P.E.	17.0	10.8	3.2	0.8	1.3	0.9	—
		R.	11.4	3.2	2.1	2.1	0.6	3.0	0.6
In institutions ..	55.8	P.E.	0.4	—	0.4	—	—	—	—
		R.	3.4	1.6	—	1.1	0.4	0.4	—

(a) Excluding pensioners with unprotected capital of over £600.

(b) See footnote (a) to Table III.2.

(c) Other than the pensioner or his wife.

(d) Excluding pensioners in institutions.

\* Numbers too small for distribution.

55. Differences in the proportions of pensioners with resources in excess of estimated needs either in total or (in brackets opposite) where the excess was substantial, i.e. £2 or more, showed no clearly defined pattern when people in different types of household were compared. Two points stand out in these figures. First, the overall proportions of single men and women pensioners whose net resources were above their requirements were greater among non-householders than among householders, the level of whose needs would be higher. However, the proportion with at least £2 in excess of needs was about the same in both groups, so that among non-householders there were proportionately more pensioners with relatively small amounts over and above their requirements. The second point of interest is the high proportion of single men and women in institutions whose net available resources exceeded their needs, and the low proportion (as might be expected) who had any substantial surplus. The proportions with only a small amount over and above the 16s. pocket money allowed as "needs" for a single person were very high: 58 per cent of the single men and 69 per cent of the single women in institutions had less than 5s. over and

TABLE III.5(1) Summary

Proportions with net available resources (a) above needs, by household type

Incomes under £20 a week

Per cent.

	Proportions (b) with resources above needs among—		
	Married couples	Single men	Single women
All types of household .. ..	63 (32)	59 (20)	38 (11)
Householders .. ..	63 (32)	49 (21)	30 (11)
Earners in household (c) ..	68 (36)	58 (22)	29 (8)
Others not living alone ..	56 (30)	44 (13)	37 (16)
Living alone .. ..	62 (32)	46 (21)	29 (11)
Non-householders .. ..	63 (24)	75 (22)	59 (12)
Boarders .. ..	— (—)	63 (21)	78 (41)
Earners in household ..	60 (22)	77 (21)	53 (8)
Other .. ..	86 (43)	84 (28)	71 (20)
Persons in institutions .. ..	30 (—)	85 (6)	90 (6)

(a) See footnote (a) to Table III.2.

(b) Figures in brackets show the proportions with £2 or more above needs.

(c) Other than pensioner or his wife.

above their needs. Too few married couples were in institutions to draw any conclusions from the figures for them. Table III. 5(1) gives further details.

56. Strictly speaking, needs were greater than available resources only among those who were not receiving supplementary assistance, but were provisionally regarded as entitled to it, but the same comparisons between resources (excluding this supplement) and needs were made for those actually receiving assistance (Tables III.4(2) and III.5(2)) and the sum of the two series of figures shows the proportions of pensioners whose resources, excluding any supplement received, fell short of their needs by specified amounts (Table III.6).

TABLE III.6

Size of gap between net available resources (a) and needs among pensioners regarded provisionally as entitled to, or receiving assistance

Incomes under £20 a week

Per cent.

	Gap between net available resources and needs—					
	All sizes	Less than 5s.	5s. < 10s.	10s. < 15s.	15s. < 20s.	20s. < 40s. and over
Proportion of pensioners, with gap of size shown, among—						
Married couples .. ..	32	3	5	4	4	5
Single men .. ..	36	5	5	5	4	4
Single women .. ..	56	8	8	8	7	6

(a) See footnote (a) to Table III.2. In particular, this phrase excludes any supplement to pension in payment.

Of the married couples whose net resources fell short of their needs, the gap was 20s. or more in about half the cases (the median was 19s. 10d.); among single men the median was 17s. 9d.; among single women it was 17s. 11d. For a quarter of the married couples, more than a quarter of the single men, and three out of ten of the single women, the gap was less than 10s. (Table III.6).

57. When the figures are separated according to whether the pensioners were actually receiving assistance or not, these figures show the proportions of pensioners who applied for grants according to the size of the gap between their resources and their needs.

TABLE III.7

Size of gap between net available resources (a) and needs, distinguishing persons receiving supplements to pension from those provisionally regarded as entitled to them

Incomes under £20 a week			Per cent.			
			All sizes	Less than 10s.	10s. but less than 20s.	20s. or more
Proportion of pensioners, with gap of size shown, among—						
Married couples	..	P.E.	12	5	4	3
		R.	19	2	4	13
Single men	..	P.E.	14	7	3	3
		R.	22	3	6	13
Single women	..	P.E.	22	11	6	4
		R.	34	4	9	21

(a) See footnote (a) to Table III.2. In particular, this phrase excludes any supplement to pension in payment.

Where the gap was less than 10s. the pensioners who had not applied for assistance outnumbered those who had done so by more than two to one; but where the gap was 20s. or more the proportion who failed to ask for help was relatively small – about one in five of the men and one in six of the women. These proportions varied a little from one age group to the next, but without changing the general relationship between the two groups (Table III.4(2)).

58. In no age group up to 84 was the proportion of pensioners who had a gap of 20s. or more between resources and needs and who had not applied for assistance more than about 4½ per cent among any of the three categories of pensioners: only among married couples of whom the husband was 85 and over was the proportion higher – 6½ per cent – but the numbers in this age group were small and this figure may contain substantial sampling error (Table III.4(2)).

59. Looking at different household categories (excluding those in which numbers of pensioners were very small), the figures suggested that where there was entitlement to supplementary assistance there was rather less reluctance to apply for it among married and single householders living alone than among those whose households included other people, whether earning or not, and that non-householders were least likely to apply for supplements (Table III.5(2)). Looking again at pensioners whose apparent gaps between net resources and needs were 20s. or more, the figures were as follows –

TABLE III.8

Size of gap between net available resources and needs, by household type  
 Incomes under £20 a week Per cent.

	Married couples			Single men			Single women		
	< 10s.	10s. < 20s.	20s. or more	< 10s.	10s. < 20s.	20s. or more	< 10s.	10s. < 20s.	20s. or more
Proportion of pensioners with gap of size shown among—									
Householders .. P.E.	5	4	3	7	4	4	9	7	5
R.	2	4	13	3	8	18	3	10	26
Earners in household (a) .. P.E.	6	5	2	12	4	3	15	10	6
R.	3	4	9	4	7	10	7	14	15
Others not living alone .. P.E.	7	6	3	9	7	7	12	7	6
R.	1	6	13	—	4	17	3	8	18
Living alone .. P.E.	5	3	3	4	4	4	7	6	5
R.	3	4	13	3	8	22	2	9	31
Non-householders (b) .. P.E.	7	12	6	10	2	1	18	5	1
R.	—	2	7	4	3	4	8	5	4

(a) Other than the pensioner or his wife.

(b) Excluding pensioners in institutions.

The highest proportion of persons provisionally thought to be entitled to 20s. or more assistance was among single men householders with some other non-earner in the household – nearly 7 per cent – but here, again, numbers were small and the figure may not indicate a real difference. For the groups which included most pensioners the proportion was in the range 3–5 per cent (those living alone), or 2–3 per cent (men with earners in their households), but it was 6 per cent for the corresponding group of single women.

#### Need in relation to other resources

60. Where the gap was less than 10s. not only did the smallness of the deficiency of net available resources lessen the incentive to apply for assistance, but for a high proportion (nearly two-thirds of the married couples concerned and approaching three-quarters of the single men and women) other resources were available sufficient, in the opinion of the interviewing officers, to bridge those gaps completely. The corresponding proportions for gaps between 10s.–20s. were 40, 54 and 56 per cent; but for gaps of 20s. or more only 22, 23 and 42 per cent. On the other hand the proportions of pensioners with a gap between resources and needs who had little or nothing with which to bridge it, were only between one in eight and one in ten for amounts of less than 10s., about one in six for amounts of 10s. but less than 20s., and a quarter (married couples), a half (single men) and a fifth (single women) for larger sums. In the remaining cases the interviewing officer considered that the gaps were met in part, but not in full, by other resources. (Table III.9.)

61. Disregarded income played a large part in bridging small gaps between needs and resources but a relatively small one where the amount involved was large (Table III.9), as was to be expected in view of the ceiling on the total amount so treated.

TABLE III.9

Extent to which gaps between net available resources and needs were met by disregarded income, etc., of persons not receiving national assistance

	Married couples			Single men			Single women		
	Needs exceeded available resources by—			Needs exceeded available resources by—			Needs exceeded available resources by—		
	Less than 10s.	10s. but less than 20s.	20s. or more	Less than 10s.	10s. but less than 20s.	20s. or more	Less than 10s.	10s. but less than 20s.	20s. or more
(Thousands)									
10 All gaps between resources and needs .. ..	57.0	43.8	35.5	36.6	17.0	14.6	241.0	143.7	91.2
Per cent.									
Gap appeared to be met by—									
Disregarded income .. ..	51.4	22.1	10.1	24.9	22.4	9.6	22.7	15.6	11.7
Adults (other than spouse) in the household .. ..	11.9	17.6	11.8	48.6	31.2	13.0	49.3	40.4	30.3
and/or help in kind from outside household .. ..									
Gap appeared to be partly met by—									
Readily realisable capital of £250 or more .. ..	20.2	24.7	39.4	7.9	25.9	18.5	14.1	22.4	30.8
Some disregards and/or readily realisable capital of less than £250 .. ..	6.0	18.7	13.5	6.0	5.3	7.5	3.2	6.4	7.2
Other .. ..	10.5	16.9	25.1	12.6	15.3	51.4	10.7	15.2	20.0



TABLE III.10

Amount of income disregarded in assessing title to National Assistance, by age and household type (a)

	Provisionally entitled to National Assistance					Receiving National Assistance				
	Number represented by respondents in sample with income less than £20 a week	Amount of disregarded income				Number represented by respondents in sample	Amount of disregarded income			
		None, < 10s. under 10s.	10s. < 15s.	15s. < 20s.	20s. < 40s.		None, < 10s. under 10s.	10s. < 15s.	15s. < 20s.	20s. < 40s. and over
<b>MARRIED COUPLES</b>	<b>Thousands</b>	<i>Per cent.</i>				<b>Thousands</b>	<i>Per cent.</i>			
Householders	136.3	38.1	7.0	8.5	23.8	10.9	11.7			
All ages ..	129.4	37.0	6.6	8.0	24.5	11.5	12.4			
65-74 ..	87.6	30.1	5.5	7.5	28.1	12.3	16.4			
75 and over ..	41.8	51.4	8.9	9.1	17.0	9.8	3.8			
<b>Non-householders (b)</b>										
All ages ..	6.9	58.0	14.5	17.4	10.1	—	—			
65-74 ..	3.6	50.0	16.7	16.7	16.7	—	—			
75 and over ..	3.3	66.7	12.1	18.2	3.0	—	—			
<b>SINGLE MEN</b>	<b>Thousands</b>	60.8	10.3	3.7	17.1	6.3	1.8			
Householders	48.9	55.6	10.8	2.9	19.8	8.4	2.5			
All ages ..	24.0	50.0	10.0	—	22.5	12.5	5.0			
65-74 ..	24.9	61.0	11.6	5.6	17.3	4.4	—			
75 and over ..										
<b>Non-householders (b)</b>										
All ages ..	19.0	74.2	8.9	5.8	10.0	1.1	—			
65-74 ..	6.6	72.7	—	—	27.3	—	—			
75 and over ..	12.4	75.0	13.7	8.9	0.8	1.6	—			
<b>SINGLE WOMEN</b>	<b>Thousands</b>	71.1	4.0	4.1	10.3	6.4	4.2			
Householders	366.5	65.3	4.1	4.4	12.7	8.1	5.5			
All ages ..	239.0	60.3	3.5	4.8	12.6	11.5	7.3			
65-74 ..	127.5	74.6	5.2	3.7	12.9	1.6	2.0			
75 and over ..										
<b>Non-householders</b>	<b>Thousands</b>	109.2	90.8	3.5	2.9	2.2	0.6			
All ages ..	49.3	84.2	4.9	4.9	4.9	1.2	—			
65-74 ..	59.9	96.2	2.3	1.3	—	0.2	—			
75 and over ..										

(a) Persons in institutions are not included in this table.

(b) Some of the numbers in the sample were very small, so these proportions are subject to wide sampling error.

62. Proportionately more of those provisionally regarded as entitled to national assistance but not receiving it had disregarded income than of those actually receiving assistance (Table III.10). This was found among every group separately identified except younger single men who were not householders, a small group where the figures are subject to a particularly wide margin of error. For married couples as a whole, 62 per cent of those provisionally regarded as entitled to assistance had some disregarded income, compared with less than 40 per cent of those receiving assistance. The corresponding proportions among single men were 39 per cent (provisionally entitled) and 20 per cent (receiving supplement), and for single women they were 29 per cent and 14 per cent respectively.

63. For the three main groups of pensioners provisionally regarded as entitled to assistance the proportions with disregarded income in the range 15s.-20s. were 24 per cent (married couples), 17 per cent (single men) and 10 per cent (single women). An appreciable proportion of the younger married couple householders - about one in six of those under age 75 - had 40s. or more which was disregarded, and over a quarter had 20s. or more, while the corresponding proportions for those actually receiving assistance were less than 3 per cent, and 9 per cent. Among younger single men and women who were householders, too, the proportions provisionally regarded as entitled to assistance who had 20s. or more disregarded income amounted to between one in five and one in six, but among the corresponding groups with assistance these proportions were only 7 per cent and 3 per cent respectively.

64. Of all married couples 88 per cent had income from some source other than their retirement pension; for single men and women the corresponding proportions were 75 and 68 per cent. There was, of course, an association between the receipt of extra income and the proportion whose needs exceeded their available resources other than national assistance. Some pensioners had incomes from more than one source (Table B.R.9).

TABLE III.11  
Proportion whose needs exceeded net available resources (a) among persons with selected types of income

Incomes under £20 a week	Per cent.		
	Married couples	Single men	Single women
Pensioners with no income other than retirement pension	81	75	84
Pensioners with some income from one or more other source	22	22	41
Pensioners with income from—			
Occupational pensions	19	14	27
Disablement pensions	11	18	27
Property	4	3	7
Other investments	4	6	17
Trust funds	14	25	18
Earnings	13	12	27
Annuities	26	30	21
Voluntary payments	52	41	53
Other	22	21	42

(a) Excluding those with £600 or more unprotected capital.

65. Only where an occupational pension provided a substantial addition to the retirement pension was the proportion whose needs exceeded their net resources really low (Table III.12) but it has to be remembered that in arriving at net resources the first 15s. of the occupational pension is disregarded. For the proportions of pensioners with occupational pensions of different amounts see Appendix V.

TABLE III.12

Proportion whose needs exceeded net available resources among persons with occupational pensions

Incomes under £20 a week	Per cent.		
	Married couples	Single men	Single women
Amount of occupational pension—			
All amounts .. .. .	19	14	27
Less than 20s. .. .. .	53	44	65
20s. but less than 40s. .. .. .	32	18	34
40s. " 60s. .. .. .	6	3	11
60s. " 80s. .. .. .	2	—	2
80s. or over .. .. .	—	—	—

#### Savings in relation to need

66. The need classification looked at the amount of unprotected capital (see paragraph 46) and readily realisable capital (see Table III.2). Table BR.10 gives details of the savings, whether protected or readily realisable or not, but excluding a house occupied by the pensioner, of persons in different need categories. Broad findings were that the proportions of pensioners with savings and the amount of their savings increased as net available resources increased.

67. Among persons with supplements to pensions, half or rather less had any savings at all and no more than one in six of the married couples and one in ten of the single men and women had as much as £250. Among those regarded provisionally as entitled to assistance, seven out of ten of both married couples and single women had some savings, and six out of ten of the single men; but only four out of ten of the couples and three out of ten of the single men and women had as much as £250 or more (Table III.13).

68. Among those pensioners whose resources equalled or exceeded their needs, less than half the married couples and single women and only four out of ten of the single men had as much as £250 savings, where net resources were less than 20s. in excess of needs; in the next higher band, these proportions were six, or nearly six, out of ten in all three groups. In other words, even among these better off pensioners fully four out of ten did not have savings amounting to as much as £250 to fall back on, and, in fact, it appeared that about one in five had no savings at all. The picture presented by the pensioners with £20 a week or more was very much more favourable: nearly all had some savings, about nine out of ten had £250 or more, and three-quarters of the married couples and nearly nine out of ten of the few single men and women in this category had £1,000 or more.

TABLE III.13  
Savings related to need

Savings related to need				Cumulative percentages				
	All pensioners	Available resources equal or exceed needs			Needs exceed available resources			
		Income £20 a week or more	Excess was 20s. or more	Less than 20s.	Un-protected capital over £500	Provisionally regarded as entitled to assistance	Receiving assistance	
<b>MARRIED COUPLES</b>								
Number represented (a)	1183	84	504	Thousands 184	61	136	214	
Proportion whose savings amounted to—				Per cent.				
£1,000 or more	..	73	27	15	85	2	—	
£500	..	80	43	31	100	20	2	
£250	..	85	57	47	100	41	16	
£125	..	87	67	57	100	54	27	
All amounts	..	96	81	73	100	70	51	
No savings	..	4	19	27	—	30	49	
<b>SINGLE MEN</b>								
Number represented (a)	509	14	153	Thousands 135	26	68	112	
Proportion whose savings amounted to—				Per cent.				
£1,000 or more	..	86	29	16	85	—	—	
£500	..	90	47	29	100	13	2	
£250	..	93	57	39	100	28	10	
£125	..	93	65	52	100	37	18	
All amounts	..	93	77	65	100	57	38	
No savings	..	7	23	35	—	43	62	
<b>SINGLE WOMEN</b>								
Number represented (a)	2209	27	377	Thousands 437	144	473	753	
Proportion whose savings amounted to—				Per cent.				
£1,000 or more	..	91	33	17	84	—	—	
£500	..	91	49	34	100	17	2	
£250	..	96	61	45	100	33	11	
£125	..	96	67	53	100	45	20	
All amounts	..	98	81	72	100	69	49	
No savings	..	2	19	28	—	31	51	

(a) Number represented by respondents who gave relevant information.

## Need in relation to former occupation

69. In general, proportionately more former manual than non-manual workers were receiving supplementary pensions or were provisionally regarded as entitled to them. The proportions found among married and single men were very similar: about four out of ten former male manual workers in nationalised industries or private employment were in this position, compared with less than one in six of the married non-manual workers and one in eight or one in four, respectively of those who were single. Most of the women had been in private employment or they had been housewives: six out of ten of the former manual workers, four out of ten of the non-manual workers with private employers (three out of ten overall), and six out of ten of the housewives were receiving, or could have received, supplementary assistance. In general, proportionately more of the manual workers eligible for help were actually receiving it (Table BR.11). For all types of occupation together, the proportion of manual workers receiving or entitled to help was two or three times that of the non-manual workers, but among women the proportion of the latter who needed help was nearly as great as was found among men manual workers.

TABLE III.14  
Need in relation to former occupation

Per cent.

	Proportion provisionally regarded as entitled to assistance, or receiving it, among—					
	Married couples		Single men		Single women	
	Manual	Non-manual	Manual	Non-manual	Manual	Non-manual
All pensioners ..	36	12	40	16	59	33(a)
Pensioners who were formerly—						
Self-employed ..	18	12	34	10	39	30
Employed with:						
Public services	33	8	33	6	50	17
Nationalised industries ..	39	16	38	12	25	18
Other ..	21	4	25	4	52	17
Private employers ..	39	16	44	23	61	40

(a) Among women who had been mainly housewives the proportion was 62 per cent.

## Need in relation to retirement pension provision

70. The proportion of pensioners whose net resources exceeded their needs generally increased with the rate of retirement pension, and the proportion apparently entitled to, or receiving, assistance, fell accordingly. However, the association between pension rate and title to assistance was not simple. The proportion of married couples with incomes of £20 a week or more was noticeably higher among men with pensions below the standard rate than among those who had postponed their retirement and earned higher pensions, though, as numbers were small, too much reliance cannot be placed on these figures (Table III.15 (1)).

TABLE III.15  
Need in relation to retirement pension provision  
(1) Pension rate

	Number represented by respondents in sample	Resources exceeded needs		Needs exceeded available resources		
		Income £20 a week or more—assumed to exceed needs	Available resources equalled or exceeded needs	No provisional title (unprotected capital over £600)	Position in relation to national assistance Provisionally regarded as entitled to or receiving national assistance	Receiving national assistance
					All cases	Provisionally entitled but not receiving national assistance
					<i>Per cent.</i>	
		7.3	58.3	5.1	29.3	11.4
		15.8	57.0	4.2	23.0	7.9
		6.4	52.4	7.0	34.2	13.3
		5.2	49.3	2.7	42.8	15.2
		3.1	64.4	4.7	27.8	11.0
		8.2	63.8	3.2	24.8	12.8
		10.2	80.3	0.6	8.8	2.9
		2.7	57.1	5.2	35.0	13.2
		2.0	28.1	3.0	67.0	9.9
		2.7	55.1	6.0	36.1	22.1
		0.9	61.9	3.3	34.0	10.2
		4.3	61.3	3.8	30.6	16.1
		2.6	80.6	3.1	13.8	7.1
		8.8	61.8		29.4	20.6
		1.4	37.0	6.7	54.9	21.2
		1.6	39.5	4.1	54.8	17.5
		1.3	33.8	7.2	57.7	22.2
		0.7	45.8	4.9	48.7	21.3
			58.1	4.4	37.4	14.4
		2.4	66.1	7.1	24.4	15.5
		11.1	77.8		11.1	7.4
<b>MARRIED COUPLES</b>						
All rates of pension						
Pension rate—						
Under 130s.						
130s. but less than 135s.						
135s. " 140s.						
140s. " 150s.						
150s. " 160s.						
160s. and over						
<b>SINGLE MEN</b>						
All rates of pension						
Pension rate—						
Under 80s.						
80s. but less than 85s.						
85s. " 90s.						
90s. " 95s.						
95s. " 100s.						
100s. and over						
<b>SINGLE WOMEN</b>						
All rates of pension						
Pension rate—						
Under 80s.						
80s. but less than 85s.						
85s. " 90s.						
90s. " 95s.						
95s. " 100s.						
100s. and over						

TABLE III.15—continued  
(2) Type of pension

	Number represented by respondents in sample	Resources exceeded needs		Needs exceeded available resources			
		Income £20 a week or more —assumed to exceed needs	Available resources equalled or exceeded needs	Position in relation to national assistance			Receiving national assistance
				No provisional title (unprotected capital over £6000)	All cases	Provisionally entitled to but not receiving national assistance	
	Thousands						
<b>MARRIED COUPLES</b>	1,193.2	7.3	58.3	5.1	29.3	11.4	17.9
Wife had retirement pension on own insurance	152.8	8.2	79.9	0.2	11.6	3.7	7.9
Wife had retirement pension on husband's insurance	919.0	6.2	55.0	5.6	33.2	12.7	20.4
Dependant's increase payable to husband for wife under 60	84.7	10.4	54.1	9.9	25.6	11.2	14.4
Other	36.7	22.9	59.4	2.7	15.0	10.9	4.1
<b>SINGLE MEN</b>	518.4	2.7	57.1	5.2	35.0	13.2	21.8
<b>SINGLE WOMEN</b>	2,242.5	1.4	37.0	6.7	54.9	21.2	33.7
Never married	498.9	2.1	54.0	8.4	35.5	18.7	16.8
Married, but separated or divorced:							
(a) retirement pension on own insurance	48.1	—	38.0	5.0	57.0	21.8	35.1
(b) other	9.8	—	32.7	7.1	60.2	14.3	45.9
<b>Widows:</b>							
(a) Retirement pension on own insurance—once—not receiving widow's benefit (other than 10s. pension) immediately before R.P.	312.9	1.6	38.8	5.1	54.5	20.7	33.7
(b) Retirement pension on own insurance—receiving widow's benefit immediately before R.P.	255.7	1.1	32.2	5.9	60.8	27.1	33.8
(c) Retirement pension on husband's insurance	985.1	0.8	27.7	7.1	64.4	21.0	43.4
(d) Widow's benefit still in payment to widow aged 60-64	132.0	3.2	47.7	3.6	45.5	22.3	23.2

71. Analyses of the extent of need in relation to retirement pension provision provide information about fairly clearly defined groups of pensioners.

72. The great majority—about three-quarters—of the married couples fell into the category in which the wife has a pension on her husband's insurance. Of these couples, one in three was either receiving a supplement to pension or was regarded provisionally as entitled to do so. The proportion was a little less (one in four) among men with dependent wives under age 60, and very much less among men whose wives had pensions on their own insurance (one in nine) and among men whose wives attracted no pensions or dependants' increases and who were presumably still working (one in seven) (Table III.15).

73. The proportion of single men with supplements to pensions or apparently entitled to them was, overall, about the same as that found among married men whose wives had pensions on their husbands' insurance. So, too, was the proportion of single women who had never married, but among all groups of widows the proportions were much higher (Table III.15). This picture repeated itself with small variations in each age group (Table III.16).

TABLE III.16  
Single women, never married, compared with other groups

				Per cent.	
				Married men whose wives had pensions on husbands' insurance	Single men
				Single women (never married)	Widows with retirement pensions—on own insurance (a) other (b)
Proportions provisionally regarded as entitled to assistance, or receiving it—					
All ages	..	..	..	33	35
Age 60-64	..	..	..	—	34
65-69	..	..	..	29	29
70-74	..	..	..	32	32
75-79	..	..	..	35	46
80 and over	..	..	..	53	45
					50
					56
					40
					58
					50
					59
					66
					62
					47
					61
					61
					69
					69

(a) Excluding those receiving widows benefit immediately before their retirement pension.  
(b) Including those described in (a).

The numbers of married women who were divorced or separated from their husbands were too small for any reliance to be placed on the proportions found (which were of the same order as those occurring among widows), and they have therefore been left out of the table.

74. The differences in the proportions provisionally regarded as entitled to, or receiving, assistance, among women never married on the one hand and those who were widows on the other reflected differences in the average weekly incomes of the three groups of women shown in Table III.16. For all categories other than those not entitled to assistance because they had £600 or more unprotected capital (for whom information on income was not good) the average incomes were 131s. (never married), 123s. (widows with retirement pensions on their own insurance who were widowed too young to be still entitled to widows pension when they reached the age of 60), and 114s. (other widows). The average for women who were divorced or separated from their husbands was 119s.



75. More of the women who had never married had sources of income other than their retirement pensions and any supplementary assistance than were found among the widows (Table III.7 – see also Appendix V).

TABLE III.17  
Sources of income of women

	Per cent.			
	Proportion with income from—			
	Occupational pension	Earnings	Government securities; stocks and shares	Any other type of additional income
Women never married ..	26	16	23	84
Widows with retirement pensions on own insurance who were not receiving widow's benefit immediately before their retirement pensions ..	12	14	11	68
Other widows ..	11	12	9	62
Other women (separated or divorced) ..	8	20	4	65

76. The average amount of occupational pension received by the women who had never married and who had such pensions was 84s. compared with 51s. and 44s. among the two groups of widows shown in the table. The average rate of retirement pension, too, was a little higher: 84s. compared with 81s. and 82s. respectively for the two groups of widows.

77. Average housing costs differed little in the three groups (27s. a week, to the nearest shilling, in each case).

#### Housing costs in relation to need

78. Of all pensioners with incomes amounting to less than £20 a week who were householders, few were paying more than 50s. a week in rent or equivalent housing costs (see paragraph 114) and rather more than half paid between 15s. and 35s. a week.

At first sight, the distribution of housing costs for people receiving supplements to their pensions, or apparently entitled to them, was not greatly different from that for all pensioners but fewer of those with assistance were paying very low rents and rather more were paying relatively high ones (Table III.18). In fact, with minor exceptions, the proportion of pensioner householders whose needs exceeded their resources and who were thought to be entitled to, or were found to be receiving, supplements to their pensions increased as the level of the rent rose, except at the highest level, where the proportion dropped (Table III.18).

79. Among those receiving supplements to pensions or provisionally regarded as entitled to them a high rent appeared to be a factor which increased the probability that an application for a supplement would be made, as the relationship between the totals and the figures in brackets in Table III.19 shows. Tables BR.12 and 13 give further details.

TABLE III.18

Need in relation to rent—distribution by rent or equivalent housing costs  
Incomes less than £20 a week

Per cent.

	All pensioners	Provisionally entitled to, or receiving, assistance		
		All such pensioners	Not receiving national assistance	Receiving national assistance
Householders with weekly housing costs shown—				
Married couples .. .. .	100	100	100	100
Nil or less than 10s. .. ..	9	7	8	6
10s. but less than 15s. .. ..	15	12	14	10
15s. but less than 25s. .. ..	29	28	33	26
25s. but less than 35s. .. ..	25	26	23	28
35s. but less than 50s. .. ..	16	21	18	22
50s. or more .. .. .	6	6	4	8
Single men .. .. .	100	100	100	100
Nil or less than 10s. .. ..	12	8	13	6
10s. but less than 15s. .. ..	16	15	16	15
15s. but less than 25s. .. ..	29	30	26	31
25s. but less than 35s. .. ..	23	23	27	21
35s. but less than 50s. .. ..	15	19	11	22
50s. or more .. .. .	6	5	6	5
Single women .. .. .	100	100	100	100
Nil or less than 10s. .. ..	10	8	12	5
10s. but less than 15s. .. ..	15	13	17	11
15s. but less than 25s. .. ..	28	29	28	30
25s. but less than 35s. .. ..	24	26	22	28
35s. but less than 50s. .. ..	16	19	16	20
50s. or more .. .. .	7	5	5	5

TABLE III.19

Proportion of householders with different housing costs entitled to, or receiving, national assistance

Per cent.

	Proportions (a) provisionally regarded as entitled to, or receiving, national assistance among—		
	Married couples	Single men	Single women
All such pensioners .. .. .	32 (20)	44 (29)	62 (40)
Persons paying rent etc. of—			
Nil or less than 10s. .. .. .	23 (13)	31 (14)	48 (22)
10s. but less than 15s. .. .. .	25 (13)	41 (27)	55 (31)
15s. " 20s. .. .. .	31 (19)	45 (29)	65 (41)
20s. " 25s. .. .. .	31 (16)	45 (33)	63 (44)
25s. " 30s. .. .. .	24 (14)	43 (23)	65 (48)
30s. " 35s. .. .. .	44 (31)	47 (30)	66 (43)
35s. " 40s. .. .. .	43 (31)	54 (43)	74 (53)
40s. " 50s. .. .. .	40 (25)	57 (44)	70 (48)
50s. or more .. .. .	30 (23)	40 (23)	48 (31)

(a) Figures in brackets show the proportions actually receiving assistance.

TABLE III.20  
Need in relation to area

	Number represented by respondents in region	Not entitled to national assistance			Regarded as entitled to, or receiving, national assistance		
		Income £20 a week or more assumed to exceed needs	Available resources equalled or exceeded needs	Unprotected capital of £600 or more	All such persons	Provisional title to national assistance	National assistance in payment
	Thousands	Per cent.					
MARRIED COUPLES							
Great Britain ..	1,193.2	7.3	58.3	5.1	29.3	11.4	17.9
England ..	1,024.5	7.9	57.5	5.2	29.4	11.4	18.0
Northern ..	72.3	3.3	53.8	4.8	38.0	15.1	23.0
East & West							
Ridings ..	109.9	5.6	55.5	5.6	33.3	11.7	21.6
North Midland	86.0	7.0	61.0	3.8	28.1	12.9	15.2
Eastern ..	175.1	8.9	59.3	5.4	26.4	10.8	15.6
London ..	66.7	7.0	57.9	1.6	33.4	10.9	22.5
Southern ..	156.6	13.0	58.9	5.8	22.2	8.2	14.0
South Western	100.7	7.9	57.4	4.6	30.1	11.1	19.0
Midland ..	103.5	8.3	54.5	5.7	31.5	14.0	17.5
North Western	153.7	5.9	57.3	6.6	30.3	11.2	19.1
Scotland ..	101.6	3.7	61.7	5.2	29.3	13.8	15.6
Wales .. ..	67.1	3.1	64.4	4.2	28.3	8.0	20.3
SINGLE MEN							
Great Britain ..	515.4	2.7	57.1	5.2	35.0	13.2	21.8
England ..	438.8	2.6	55.6	5.7	36.1	13.6	22.5
Northern ..	43.9	—	52.6	9.8	37.6	19.4	18.2
East & West							
Ridings ..	49.6	1.0	54.6	3.6	40.7	14.7	26.0
North Midland	35.9	5.0	59.9	2.8	32.3	7.2	25.1
Eastern ..	71.5	4.8	59.4	4.1	31.7	14.8	16.9
London ..	35.3	3.4	42.8	2.3	51.6	17.3	34.3
Southern ..	59.0	2.5	56.3	7.8	33.4	13.9	19.5
South Western	42.7	2.8	60.7	7.7	28.8	7.5	21.3
Midland ..	42.3	3.8	57.2	11.1	27.9	6.4	21.5
North Western	58.6	0.7	53.2	3.1	43.0	17.7	25.3
Scotland ..	47.2	0.4	69.3	1.5	28.8	11.4	17.4
Wales .. ..	29.4	7.8	60.5	2.7	28.9	10.9	18.0
SINGLE WOMEN							
Great Britain ..	2,242.5	1.4	37.0	6.7	54.9	21.2	33.7
England ..	1,882.6	1.4	36.8	6.8	54.9	21.2	33.7
Northern ..	135.8	0.7	27.5	7.5	64.2	22.4	41.8
East & West							
Ridings ..	186.9	1.6	35.4	6.2	56.8	19.3	37.6
North Midland	135.1	1.4	36.6	6.4	55.5	19.9	35.6
Eastern ..	264.4	1.1	39.3	6.9	52.7	20.5	32.3
London ..	195.1	2.4	36.4	3.9	57.3	20.7	36.6
Southern ..	315.2	2.1	41.6	8.5	47.8	20.9	27.0
South Western	149.7	1.9	35.9	6.6	55.6	28.3	27.3
Midland ..	190.5	2.2	36.5	7.0	54.2	19.8	34.4
North Western	309.9	—	35.9	6.9	57.1	21.2	35.9
Scotland ..	224.7	0.9	41.3	7.2	50.6	22.6	28.0
Wales .. ..	135.2	0.9	32.5	5.2	61.5	19.0	42.5

TABLE III.21

Reasons given for not asking for help, by age

		Number represented by respondents who gave relevant information	Proportion who gave following reason (a)						Per cent.			
			"Managing all right"		Pride, dislike of charity etc.	Disliked going to N.A.B.	Past application unsuccessful, award terminated or amount considered inadequate	Lack of knowledge or misconception			Other specified reasons	Don't know
			Mentioned help from friend or relative	Other								
<b>MARRIED COUPLES</b>												
All ages	..	121.5	4.6	15.1	29.8	3.6	12.3	37.4	4.3	2.6		
65-69	..	51.6	1.2	15.1	29.1	2.3	10.5	44.2	3.5	4.7		
70-74	..	34.8	12.1	12.1	29.3	1.7	13.8	36.2	5.2			
75-79	..	20.4		13.7	37.3	7.8	13.7	31.4	3.9	2.0		
80 and over	..	14.7	5.4	24.5	23.2	6.8	12.9	25.2	5.4	2.0		
<b>SINGLE MEN</b>												
All ages	..	63.0	9.0	21.0	19.7	6.8	12.7	33.5	4.9	0.2		
65-69	..	12.6		14.3	14.3		19.0	57.1				
70-74	..	16.8	7.1	17.9	25.0	10.7		39.3	7.1			
75-79	..	13.6	8.8	26.5	20.6	14.7	17.6	14.7	5.9			
80 and over	..	20.0	16.5	24.0	18.0	2.5	16.0	26.5	5.5	0.5		
<b>SINGLE WOMEN</b>												
All ages	..	427.2	12.5	25.2	20.5	2.4	7.7	34.8	5.1	0.4		
60-64	..	77.4	8.5	24.0	16.3	3.9	6.2	46.5	4.7			
65-69	..	99.6	12.0	20.5	22.3	3.0	4.8	39.8	6.0	0.6		
70-74	..	82.8	10.1	24.6	20.3	3.6	10.1	32.6	5.8	0.7		
75-79	..	87.2	13.5	26.1	21.3	0.5	8.9	31.7	5.7	0.7		
80 and over	..	80.2	18.2	31.9	21.6	1.0	9.0	23.1	3.2			

(a) Some pensioners gave more than one reason and are counted more than once in this table.

TABLE III.22

Reasons for not asking for help, by type of household

		Number represented by respondents who gave relevant information	Proportion who gave following reason (a)								
			"Managing all right"		Pride, dislike of charity etc.	Disliked going to N.A.B.	Past application unsuccessful, award terminated or amount considered inadequate	Lack of knowledge or misconception	Other specified reasons	Don't know	
		Thousands	Mentioned help from friend or relative	Other							
MARRIED COUPLES											
	Householders	114.9	4.0	15.3	30.3	3.7	12.8	37.4	3.5	2.5	
	Living alone	81.8	2.2	16.5	32.4	4.5	14.4	34.8	4.5	2.3	
	Other	33.1	8.5	12.4	25.1	1.8	8.8	43.8	0.9	3.0	
	Non-householders	6.6	15.2	12.4	21.2	1.5	3.0	37.9	18.2	3.0	
SINGLE MEN											
	Householders	46.3	9.3	22.0	21.0	8.6	10.6	32.2	5.4	—	
	Living alone	25.8	8.5	26.4	29.5	11.6	12.0	20.5	6.2	—	
	Other	20.5	10.2	16.6	10.2	4.9	8.8	46.8	4.4	—	
	Non-householders	16.7	8.4	18.0	16.2	1.8	18.6	37.1	3.6	0.6	
SINGLE WOMEN											
	Householders	332.1	9.7	26.0	21.2	2.6	7.4	36.4	5.1	0.5	
	Living alone	179.0	3.5	32.2	22.0	2.3	7.7	34.1	4.8	—	
	Other	153.1	17.0	18.9	20.3	3.0	7.1	39.2	5.5	1.2	
	Non-householders	95.1	22.3	22.4	17.9	1.5	8.9	29.1	5.3	—	

(a) Some pensioners gave more than one reason and are counted more than once in this table.

### Dimensions of need in different areas

80. It was to be expected that the proportions of men and women whose net available resources were not sufficient for their needs would vary when the sample was broken down by National Assistance Board region, and not many of the differences shown in Table III.19 call for comment. However, the proportions of married couples receiving assistance and provisionally regarded as entitled to it were both high in Northern Region and low in Southern Region. Conversely, the proportions of pensioners with incomes over £20 a week were high in Southern Region and low in Northern Region, but in the latter area the proportion of pensioners with gaps bridged by disregarded income was above average.

81. The proportions of married couples and single men actually receiving assistance appeared high in London and East and West Ridings Regions, and the proportions receiving and provisionally regarded as entitled both appeared high for single men in North Western Region. However, all these figures are based on relatively small numbers of pensioners.

82. Among women, the proportions provisionally regarded as entitled to assistance, or receiving it, were high in Northern Region and in Wales and low in Southern Region, especially, in all three cases, among those actually receiving assistance. Table BR.14 gives further details.

### Reasons why those apparently entitled to assistance had not asked for it

83. Pensioners who were provisionally regarded as entitled to supplementary assistance received a second visit, from an officer of the Ministry. They were invited to apply for supplements and were asked why they had not done so in the past. Many gave more than one reason for not doing so.

84. A third or more of the married couples, single men and single women showed by their replies that they were ignorant of the provision which could be made for them, or just had not thought of applying, or that some misunderstanding had prevented them from applying. For example, a number of pensioners thought that a few hundred pounds in the bank would prevent a grant; some thought a war pension would make them ineligible, or a colliery pension, or the ownership of a house; some with small jobs thought earnings were a bar; in several cases the presence of a son or daughter in the house was thought to make a married couple ineligible; but the majority said simply "I didn't think I should be entitled to anything". Some of these may well not have realised that they might qualify for assistance where the fact, or the extent, of their entitlement depended wholly or partly on the exercise of the Board's discretionary powers to meet special circumstances.

85. The proportions showing ignorance or misunderstanding fell with age. Among married couples and single women the proportion was between four and five out of ten under age 70, and about a quarter at age 80 and over. Similar, but generally a little higher, proportions were found among the small number of single men provisionally thought to be entitled to assistance (Table III.21).

86. There was no indication that pensioners living alone were more ignorant of their rights, or had more misconceptions, than other pensioners, and little difference in this respect between householders and non-householders except perhaps that the single women who were non-householders showed ignorance in relatively fewer cases than the householders (Table III.22).

87. Ignorance and misunderstandings were not confined to those persons for whom the gap between needs and net available resources was bridged wholly or in part by disregarded income, other people in the household, etc., but were also indicated by more than a third of the single men and women for whom there appeared to be nothing to bridge that gap, though few married couples in that position appeared to be ignorant of their right to assistance if they applied for it (Table III.23).

**TABLE III.23**  
Selected reasons given for not asking for help, by extent to which gap between resources and needs was met

	Number represented by respondents who gave relevant information	Proportion who gave following reason—			
		"Managing all right" Mentioned help from friend or relative	Other	Pride, dislike of charity	Lack of knowledge or misconception
	Thousands	Per cent.			
<b>MARRIED COUPLES</b>					
Gap appeared to be met by—					
Disregarded income	36.1	3.3	10.8	26.3	42.1
Adults in household	16.9	9.5	11.2	18.9	43.8
Gap appeared to be partly met .. ..	46.0	4.8	17.8	29.6	43.3
Other .. ..	22.5	2.7	19.6	44.0	13.3
<b>SINGLE MEN</b>					
Gap appeared to be met by—					
Disregarded income	13.0	—	23.8	13.8	43.8
Adults in household	22.4	20.5	12.5	17.4	29.0
Gap appeared to be partly met .. ..	12.4	6.5	31.5	28.2	27.4
Other .. ..	15.2	2.0	22.4	21.1	36.2
<b>SINGLE WOMEN</b>					
Gap appeared to be met by—					
Disregarded income	77.8	6.0	34.1	22.0	29.9
Adults in household	182.2	22.1	20.4	19.9	34.4
Gap appeared to be partly met .. ..	104.5	4.0	29.7	21.3	37.5
Other .. ..	62.7	6.7	20.9	19.0	37.6

88. The second main group of reasons for not applying was given by pensioners who said they were managing all right, and therefore did not apply. About two out of ten of the married couples, three out of ten of the single men, and nearly four out of ten of the single women said this, and in each case the proportion who did so increased with age. The majority of these men and women made no reference to any help received from friends or relatives, but about a quarter of the couples and one in three of the single men and women did so. Among married couples and single women more non-householders than householders said they were "managing all right", and more than half of these mentioned help from friends or relatives (Tables III.21-23).

89. Three out of ten of the couples and two out of ten of the single men and women indicated that their pride would not let them ask for help, or that they disliked charity. These proportions did not appear to vary with age more than

might be expected in a sample. Pride or dislike of charity was mentioned more often by householders than non-householders. Pride, etc. was more frequently given as a reason for not applying for assistance by the less well off married couples than by those for whom the gap was met, but among the better off single men and women a higher proportion simply gave as their reason the fact that they were "managing all right". The dividing line between these reasons is not clear cut. When people said they were managing all right, this may have concealed pride. Conversely, when they said their pride prevented them from applying, but in fact their savings were appreciable, either reason might have been applicable. Only a small proportion specifically said they disliked going to the National Assistance Board but a fairly substantial proportion – about one in eight of the men and one in thirteen of the single women – said they had made an unsuccessful application in the past, or had received a very small award which they regarded as derogatory, or that a past award had been terminated, so that they had not applied again. These applications had often been made several years previously or in different circumstances from those in which the pensioners were living at the time of the survey (Tables III.21–23).

90. Of the people who had second interviews, 58 per cent. of the married couples, 54 per cent. of the single men and 55 per cent. of the single women accepted application forms for supplementary assistance, though not all sent them in. Where the application form was refused the reasons given were often a repetition of what had been said earlier in reply to the question asking why no application had been made in the past. Some pensioners made it clear that it was the prospect of having two order books, so that it would be obvious that they were receiving the supplement, which they disliked; but many indicated that they were helped by their sons or daughters and therefore in fact had no need to apply, or said that they felt other people needed help more than they did.

91. A few of the people regarded provisionally as entitled to assistance turned out to be receiving supplements to their pensions; and a few others were found on interview to have more capital than was previously declared, so they were not entitled to assistance. In an appreciable number of other cases a special check (see Appendix II) showed that income had been under-declared, or needs overstated to interviewers, so that an application for assistance failed. On the other hand there were other people who had over-declared their incomes, or understated their needs.

#### Characteristics of persons provisionally regarded as entitled to supplementary pensions compared with those receiving them

92. In the following paragraphs a statement that "more" of those provisionally regarded as entitled to assistance had some characteristics than was found among those receiving assistance, or vice versa, means "proportionately more". These two groups are shown in the tables against "P.E." and "R" respectively. In fact there were some characteristics which differed little between the two groups; others for which the differences were marked.

93. The age distribution of persons apparently entitled to but not receiving assistance differed little from that of those who were receiving supplements to pensions, though rather more of the married couples and single women were under age 70 among the former than among the latter.



TABLE III.24

Age distribution of those provisionally regarded as entitled to assistance, and of those receiving supplements to pension

Per cent.

			All ages	Proportion aged—			
				60-64	65-69	70-74	75 and over
Married couples .. ..	P.E.	100	100	—	39	28	33
	R.	100	100	—	31	35	33
Single men .. ..	P.E.	100	100	—	19	26	55
	R.	100	100	—	22	28	50
Single women .. ..	P.E.	100	100	17	23	21	39
	R.	100	100	12	22	23	43

94. More of those provisionally regarded as entitled to assistance had only small gaps between resources and needs.

TABLE III.25

Distribution of those provisionally regarded as entitled to assistance, and of those receiving supplements to pension, by size of gap

Per cent.

			All sizes	Gap between net available resources and needs was—			
				Less than 5s.	5s. but less than 10s.	10s. but less than 20s.	20s. or more
Married couples .. ..	P.E.	100	100	20	22	32	26
	R.	100	100	3	9	23	65
Single men .. ..	P.E.	100	100	27	26	25	21
	R.	100	100	7	7	26	60
Single women .. ..	P.E.	100	100	28	23	30	19
	R.	100	100	4	8	27	61

Of those provisionally regarded as entitled, four out of ten of the married couples, and over half the single men and women appeared to have gaps of less than 10s. between needs and net available resources. For those receiving assistance these proportions were of the order of one in eight only. Conversely, six out of ten of those receiving assistance needed 20s. or more, but only a quarter or a fifth of those provisionally entitled had gaps of this size.

95. More of those not receiving assistance had disregarded income and, except for single men, more had savings. The differences were generally substantial.

TABLE III.26

Disregarded income and savings of those provisionally regarded as entitled to assistance and of those receiving supplements to pension

Per cent.

	Proportion with disregarded income		Proportion with savings	
	All amounts	15s. or more	All amounts	£250 or more
Married couples .. .. . P.E. R.	62 39	46 24	70 51	41 16
Single men .. .. . P.E. R.	39 20	25 12	57 38	28 10
Single women .. .. . P.E. R.	29 14	21 7	69 49	33 11

96. Rather more of those without assistance received retirement pensions at above the standard rate, and rather more of those receiving assistance had pensions at less than the standard rate (80s. for single persons, 130s. for a couple), but in general the differences were not great (Table III.27).

TABLE III.27

Amount of retirement pensions received by those provisionally regarded as entitled to assistance, and by those receiving supplements to pension

Per cent.

	All pensions	Pensions which were—		
		below standard rate (a)	at standard rate or less than 5s. above it	at higher rates
Married couples .. .. . P.E. R.	100 100	5 6	62 63	32 31
Single men .. .. . P.E. R.	100 100	3 10	76 73	21 17
Single women .. .. . P.E. R.	100 100	5 7	86 86	9 7

(a) Includes separated wives receiving standard rate of 50s. for a wife.

97. More of the women not receiving assistance were single, never married; more of those receiving assistance were widows; but in both cases the great majority of the women were widows (Table III.28).

**TABLE III.28**  
**Pensions received by women**

				Pensions received by women				Per cent.
				All pensions	Pensions to women who were—			
					Single, never married	Widows	Separated or divorced	
Single women	..	..	P.E. R.	100 100	20 11	78 86	3 3	

98. More of those regarded as provisionally entitled to assistance had low rents; more of those receiving assistance had high rents (Table III.18).

99. The distribution by area of those not receiving assistance showed relatively small differences from the distribution by area of those receiving assistance (Table BR.14 and paragraphs 80 to 82).

100. Whether younger (under age 75) or older, more married couples and single women not receiving assistance said their health was good than were found among those who were receiving supplementary assistance. This was also true of younger single men in the sample. Conversely, except among single men, more of those actually receiving assistance said their health was poor (Table III.29).

101. Fewer of those not receiving assistance, young and old, were householders living alone; more were householders with other persons living in the household (Table III.29), and more were non-householders.

102. Except among single men, more of both younger and older pensioners apparently in need but not receiving assistance had access to a telephone than were found among those receiving assistance (though in both cases the proportions were relatively low). More had, or had access to, television sets, but the differences were small except among the elderly (proportions ranged from five to eight out of ten). Among single men more of those receiving supplements to pension had neither radio nor television (just over one in eight) than were found among those provisionally regarded as entitled to assistance (about one in twelve). Only a small percentage of these pensioners, no more than about 2½ per cent in any group studied, were without the basic amenity of piped water, but among married couples and single women more of these were among the provisionally entitled than among those receiving assistance, though the opposite was found among single men (Table III.29).

### Conclusion

103. The general picture which emerges from these findings is of a substantial number of pensioners who could have been receiving supplementary assistance had they wished to do so, and of a substantial proportion of this number whose resources of one kind or another enabled them to manage at least as well as, or better than, those pensioners who had no other income but their supplemented retirement pensions. Nevertheless, it was clear that there was a residue who really needed assistance: among these some had not applied because they were ignorant of the provision made or mistakenly thought there was some bar to their application, while pride or prejudice still stopped some others from asking for assistance, even after their interviews in connection with the survey.

TABLE III.29

Selected characteristics of persons provisionally regarded as entitled to assistance, and of those receiving supplements to pension (a)

	Proportion who had—										Proportion who were householders Living alone	Per cent.
	Access to:				Proportion who had—							
	Telephone	T.V. (with or without radio)	Radio, no T.V.	Neither radio nor T.V.	Refrigerator (b)	Piped hot or cold water	No piped water	Good health	Fair health	Poor health		
MARRIED COUPLES .. P.E.	14	80	19	1	22	98	2	34	40	26	70	25
Aged 65-74 .. P.E.	6	77	21	1	12	100	—	19	40	41	79	19
Aged 75 and over .. R.	14	82	18	—	23	98	2	32	43	26	72	24
Aged 75 and over .. P.E.	5	82	17	1	12	100	—	19	40	41	79	20
Aged 75 and over .. R.	14	76	21	3	19	98	2	37	35	28	67	26
Aged 75 and over .. R.	8	68	31	2	11	99	1	20	41	39	79	18
SINGLE MEN .. P.E.	13	60	31	9	21	100	—	29	43	28	40	32
Aged 65-74 .. P.E.	13	59	28	14	13	98	2	27	48	25	62	21
Aged 75 and over .. R.	10	53	37	10	18	100	—	35	39	25	45	33
Aged 75 and over .. P.E.	16	60	25	16	13	98	2	27	48	25	69	20
Aged 75 and over .. R.	15	65	27	8	24	99	1	24	46	30	36	30
Aged 75 and over .. R.	10	58	31	12	13	99	1	27	48	25	56	22
SINGLE WOMEN .. P.E.	19	74	22	4	26	98	2	32	45	22	42	35
Aged 60-64 .. P.E.	9	65	30	4	15	99	1	19	47	34	62	27
Aged 65-67 .. R.	18	81	18	1	29	98	2	33	52	16	43	39
Aged 65-67 .. P.E.	9	72	23	5	22	100	—	13	56	31	57	33
Aged 75 and over .. R.	17	73	23	5	24	99	1	36	44	20	47	36
Aged 75 and over .. P.E.	8	70	26	4	15	99	1	20	48	32	63	28
Aged 75 and over .. R.	23	72	24	4	27	97	3	28	44	28	35	33
Aged 75 and over .. R.	11	59	36	4	13	99	1	19	44	37	63	23

(a) Pensioners in institutions were excluded in calculating the percentages shown in the first seven columns.

(b) Not asked of persons who were boarders.

## CHAPTER IV

### Accommodation

104. The enquiry form asked about the nature of the accommodation, tenure, and housing costs. It also collected information about certain amenities available in the house, and how long pensioners had lived at their current address. Some of these questions were asked over the whole range of incomes, but some were asked only of pensioners who had incomes of less than £20 a week, and in some instances only of such pensioners who were householders, e.g. questions relating to rent and other housing costs. Questions about access to telephones and television were asked only of pensioners with less than £20 a week who were living in private households. In a few cases sufficient information was available to enable the primary purpose of the enquiry to be fulfilled but details in relation to some of the questions dealt with in this Chapter were not obtainable. For all these reasons there are variations in the numbers of pensioners represented by the respondents whose replies are analysed in the following tables.

#### Broad distribution by type of household

105. Nearly all the married men but only two-thirds of those who were single, and three-quarters of the single women, were householders. The rest were living in households run by other people, possibly relatives, or in boarding houses or hotels, or in institutions (Table IV.1 and BR.15).

TABLE IV.1  
Distribution of pensioner respondents by type of household

	Per cent.		
	Married couples	Single men	Single women
All pensioners .. .. .	100	100	100
Householders .. .. .	98	65	76
With others in household .. .. .	22	23	26
Living alone .. .. .	75	42	50
Non-householders .. .. .	2	35	24
Boarders .. .. .	—	6	1
Others not in institutions .. .. .	2	23	20
In institutions .. .. .	—	6	2

106. Three-quarters of all married couples were living on their own and in the highest age group this proportion was still seven out of ten. Among single men the proportion living alone was four out of ten and fell with age from nearly half to about a quarter, with a corresponding increase in the proportions living in institutions or in other people's households. Half the single women lived alone, and though the proportion who did so fell as age increased, it was not much

below half in any group except the highest (age 85 and over), where it dropped to three out of ten (Table IV.2 and BR.15).

TABLE IV.2  
Pensioners living alone

Per cent.

	Proportion who were living alone among		
	Married couples	Single men	Single women
All ages	75	42	50
Age 60-64	—	—	49
65-69	74	45	55
70-74	78	49	51
75-79	76	42	51
80-84	72	34	49
85 and over	69	24	31

#### Length of time in present accommodation

107. Half the married couples, and more than four out of ten of the single men and women had been in the accommodation which they occupied at the time of the survey for twenty years or more, and these proportions varied little with age. Two-thirds of the couples and nearly six out of ten of the single men and women had occupied their present accommodation for ten years or more. At the other end of the scale nearly 5 per cent of the couples and 7 per cent of the single men and women had moved at some time within the previous year. These proportions did not vary very greatly in different age groups (Table BR.16).

#### Home ownership

108. Of all the married couples, about 45 per cent owned their own homes and nine out of ten of these homes were owned free of mortgage. Among single men and women about a quarter owned their own homes. The proportion who did so fell with age: among the married couples it was not lower than 36 per cent in any age group and among single men the lowest proportion was one in five, but among the older single women only about 14 per cent owned their own homes. Nearly all the remaining married couples were householders but with other forms of tenure, and only one in forty were not living in their own households. However, more than one in three of the single men and nearly a quarter of the single women were non-householders (Table IV.3).

#### Type of dwelling

109. The vast majority of retirement pensioners were living in private households, whether as householders or otherwise. About one in four of these pensioners were living in dwellings rented from local authorities. Only a negligible number of married couples were in nursing homes or homes for old people (they were so classified only if both partners were accommodated in this way). About 6 per cent of the single men, but only 2½ per cent of the single women were living in such homes, mainly those run by local authorities, and a few others were

living in hotels or boarding houses, or in accommodation attached to business premises. Among those with incomes of less than £20 a week, the proportion in nursing homes or homes for old people increased steeply with age, rising from less than 5 per cent among men aged 65-69 to nearly 9 per cent among those aged 80-84 and 14½ per cent at age 85 and over. Among single women the proportion rose from one half of 1 per cent under age 65 to 4½ per cent at age 80-84 and 12½ per cent at age 85 and over (Table IV.4A).

TABLE IV.3  
Home ownership

	Number represented by respondents who gave relevant information	Householders			Non-householders (a)
		House owner House free of mortgage	House not free of mortgage	Does not own house	
	Thousands	Per cent.			
<b>MARRIED COUPLES</b>					
All ages .. ..	1,191.8	41	4	53	2
Age 65-69 .. ..	472.2	42	6	50	2
70-74 .. ..	405.6	41	4	54	1
75-79 .. ..	219.2	41	2	53	4
80-84 .. ..	77.2	34	2	58	6
85 and over ..	17.6	33	3	55	9
<b>SINGLE MEN</b>					
All ages .. ..	515.4	22	1	42	35
Age 65-69 .. ..	115.8	23	2	44	32
70-74 .. ..	147.6	23	2	49	26
75-79 .. ..	126.0	22	1	42	36
80-84 .. ..	83.0	20	1	36	43
85 and over ..	43.0	20	—	28	52
<b>SINGLE WOMEN</b>					
All ages .. ..	2,240.7	24	3	50	24
Age 60-64 .. ..	401.6	28	4	50	17
65-69 .. ..	524.8	25	3	53	19
70-74 .. ..	511.4	26	3	48	23
75-79 .. ..	419.5	21	2	53	24
80-84 .. ..	255.8	19	1	50	30
85 and over ..	127.6	13	1	36	50

(a) Including persons in institutions.

110 Of all pensioners, householders and non-householders together, seven out of ten of the couples, two-thirds of the single men and nearly two thirds of the single women, lived in houses. One in four of the couples, one in five of the single men and one in four of the single women lived in bungalows or flats (about half in each, but with rather more single women in flats) i.e., in accommodation on one floor. About one per cent of the couples, and perhaps one in twenty of the single men and single women lived in flatlets or in one room (Table IV.4B).

TABLE IV.4A  
Type of dwelling occupied by pensioners

		Number represented by respondents in sample	Private dwelling (a)		Home for old people		Nursing home	Hotel or boarding house	Other (b)	
			Local authority	Other	Local authority	Other				
Per cent.										
MARRIED COUPLES										
All incomes	..	1,193.2	24.8 (24.6)	75.1 (73.0)	0.1	—	—	—	—	
Income less than £20 a week	..									
All ages ..	..	1,106.4	26.3 (26.1)	73.6 (71.4)	0.1	—	—	—	—	
65-69 ..	..	435.6	27.1 (26.9)	72.9 (71.3)	—	—	—	—	—	
70-74 ..	..	373.6	27.6 (27.6)	72.4 (70.9)	—	—	—	—	—	
75-79 ..	..	203.2	23.8 (23.4)	76.0 (72.4)	0.2	—	—	—	—	
80-84 ..	..	74.6	21.7 (21.4)	77.5 (71.8)	0.5	—	—	—	—	
85 and over ..	..	17.4	25.3 (24.7)	73.6 (66.1)	—	—	—	0.3	—	
SINGLE MEN										
All incomes	..	515.4	20.1 (15.2)	72.9 (50.2)	4.5	1.4	0.1	0.7	0.4	
Income less than £20 a week	..									
All ages ..	..	501.3	20.6 (15.7)	72.2 (49.0)	4.6	1.4	0.1	0.6	0.4	
65-69 ..	..	112.2	24.1 (17.6)	70.6 (50.3)	2.7	2.1	—	—	0.5	
70-74 ..	..	143.4	20.9 (18.8)	72.8 (54.0)	3.8	0.8	—	1.3	0.4	
75-79 ..	..	121.2	19.8 (14.5)	74.6 (48.8)	3.3	1.3	—	0.3	0.7	
80-84 ..	..	81.8	19.1 (12.5)	71.4 (44.3)	7.1	1.5	—	0.7	—	
85 and over ..	..	42.7	16.2 (9.1)	69.3 (38.9)	11.9	1.9	0.5	—	0.2	
SINGLE WOMEN										
All incomes	..	2,242.5	23.5 (20.6)	73.7 (55.7)	1.8	0.6	0.2	0.2	0.1	
Income less than £20 a week	..									
All ages ..	..	2,212.2	23.8 (20.9)	73.3 (55.3)	1.8	0.6	0.2	0.2	0.1	
60-64 ..	..	393.8	23.8 (21.8)	75.3 (60.8)	0.3	0.2	—	0.2	0.3	
65-69 ..	..	514.0	27.0 (24.7)	71.8 (56.3)	0.5	0.4	—	0.5	—	
70-74 ..	..	504.2	22.6 (19.8)	75.6 (56.9)	0.8	0.4	—	0.2	0.1	
75-79 ..	..	417.7	24.5 (21.9)	71.6 (53.6)	2.6	1.0	0.1	0.4	0.2	
80-84 ..	..	255.2	21.8 (17.2)	73.3 (53.0)	3.5	0.5	—	0.4	0.2	
85 and over ..	..	127.3	17.0 (11.1)	70.5 (38.5)	9.1	2.3	0.9	0.3	—	

(a) Proportion who are householders shown in brackets.

(b) For example, landlord's quarters in hotel or public house.



TABLE IV.4B  
Type of accommodation occupied by households in which pensioners lived

Householders and non-householders		Number represented by respondents in sample	House	Bungalow	Maisonette (self-contained)	Flat (self-contained)	Flatlet	Part of house flat etc.	One room	Other (a)	Institutions
<b>MARRIED COUPLES</b>		Thousands	<i>Per cent.</i>								
<i>All incomes</i>											
All pensioners .. ..	..	1,193.2	71.6	12.8	0.9	11.0	0.9	2.4	0.1	0.2	0.1
Householders .. ..	..	1,164.0	71.5	12.8	1.0	11.2	0.9	2.4	0.1	0.2	—
Householders living alone	..	900.4	68.4	14.8	1.0	11.8	1.0	2.6	0.1	0.3	—
<i>Income less than £20 a week</i>											
All ages .. ..	..	1,106.4	71.5	12.6	1.0	10.9	0.9	2.5	0.1	0.3	0.1
Age 65-69 .. ..	..	435.6	73.0	12.7	1.1	9.5	1.0	2.3	—	0.4	—
Age 70-74 .. ..	..	375.6	72.7	11.7	0.8	11.5	0.8	2.2	0.2	0.2	—
Age 75-79 .. ..	..	203.2	67.7	13.4	1.2	13.4	0.8	3.1	0.2	—	0.2
Age 80-84 .. ..	..	74.6	69.2	14.7	0.8	9.1	1.9	3.2	—	0.5	0.5
Age 85 and over ..	..	17.4	65.5	14.9	—	12.6	1.1	4.0	—	0.6	1.1
<b>SINGLE MEN</b>											
<i>All incomes</i>											
All pensioners .. ..	..	515.4	67.2	8.3	1.0	9.9	2.3	2.5	2.2	0.5	6.0
Householders .. ..	..	337.1	67.5	9.6	0.8	12.5	3.3	3.3	2.3	0.7	—
Householders living alone	..	216.3	59.5	11.5	0.9	14.3	4.8	4.4	3.6	1.1	—
<i>Income less than £20 a week</i>											
All ages .. ..	..	501.3	67.2	8.2	1.1	9.7	2.4	2.6	2.2	0.6	6.2
Age 65-69 .. ..	..	112.2	70.1	8.0	1.1	7.5	1.6	3.7	2.7	0.5	4.8
Age 70-74 .. ..	..	143.4	65.7	9.6	0.4	12.6	3.3	1.3	2.1	0.4	4.6
Age 75-79 .. ..	..	121.2	65.0	9.2	1.3	10.6	2.0	3.6	2.6	1.0	4.6
Age 80-84 .. ..	..	81.8	69.2	5.6	2.2	7.6	2.4	2.0	2.0	0.2	8.8
Age 85 and over ..	..	42.7	67.0	5.9	0.5	7.0	2.3	1.9	0.7	0.5	14.3

(a) Mainly caravans or living accommodation attached to public houses or other business premises.

TABLE IV.4B—continued

Householders and non-householders

	Number represented by respondents in sample	House	Bungalow	Maisonette (self-contained)	Flat (self-contained)	Flaklet	Part of house flat etc.	One room	Other (a)	Institutions
<b>SINGLE WOMEN</b>	<b>Thousands</b>									
<i>All incomes</i>										
All pensioners .. .. .	2,242.5	63.4	9.0	1.1	14.9	3.4	4.1	1.3	0.4	2.5
Householders .. .. .	1,712.8	61.2	9.5	1.0	17.3	4.2	4.8	1.5	0.4	—
Householders living alone	1,118.8	55.4	10.5	0.7	18.4	6.0	6.1	2.2	0.5	—
<i>Income less than £20 a week</i>										
All ages .. .. .	2,212.2	63.3	9.1	1.1	14.8	3.4	4.1	1.3	0.4	2.5
Age 60-64 .. .. .	393.8	68.8	7.8	0.9	13.7	2.1	5.0	0.6	0.5	0.5
65-69 .. .. .	514.0	60.2	9.6	0.9	17.6	4.6	4.2	2.0	0.1	0.8
70-74 .. .. .	504.2	65.4	8.8	1.1	15.0	3.1	3.8	1.2	0.2	1.4
75-79 .. .. .	417.7	61.1	9.1	1.4	14.9	3.7	3.4	1.8	0.8	3.7
80-84 .. .. .	255.2	61.4	10.6	1.1	13.5	3.8	4.2	0.7	0.3	4.5
85 and over .. .. .	127.3	61.7	8.4	1.3	8.3	2.2	4.7	0.9	0.2	12.3

(a) Mainly caravans or living accommodation attached to public houses or other business premises.

111. Proportionately more of the single householders living alone were in bungalows or flats and fewer in houses compared with those not living on their own. Nevertheless six out of ten of the single men living alone (i.e. about 25 per cent of all single men) were living in houses. The corresponding proportions for single women were 55 per cent and 28 per cent.

112. Table IV.4B shows what accommodation was occupied by each age group of pensioners with incomes of less than £20 a week and brings out the drop among older couples (over age 75) in the proportions living in houses and the increased proportions in bungalows and flats. Among single men, the proportions living in houses was fairly uniform in all age groups but from 80 upwards the proportions in bungalows and flats dropped and the proportions in institutions increased. Relatively fewer single women aged 75 and over lived in houses and the proportion in flats also dropped with age, but the higher the age, the higher the proportion living in institutions. Less than one in forty of the single men, one in eighty of the single women, and a negligible proportion of the couples were living in one room which was not described as a flatlet.

113. Looking at householders only, four out of nine of the couples and about a third of the single men and women were owner-occupiers; just over half the couples and about six out of ten of the single men and women rented unfurnished accommodation and 2 or 3 per cent occupied such accommodation rent free. Only about 1 per cent of the married couples were in furnished accommodation (half of them rent free), while among the single men about 4 per cent and among single women 3 per cent were in furnished accommodation, and here, too, about one half of 1 per cent were living rent free (Table IV.5).

#### Housing costs

114. Housing costs were analysed for householders whose total incomes were less than £20 a week. This phrase includes rent or interest on mortgages (but not capital repayments) as appropriate, rates, and an allowance related to the rateable value of the property towards necessary expenditure on repairs and insurance. The amount recorded was the total cost to the pensioner, or to the pensioner and his wife. Where other adults were living in the same household, a proportion of the rent was regarded as carried by that person, and therefore left out of account in the assessment but not in these tables. Table IV.6 shows the distribution of pensioner householders living in the more common types of accommodation according to their total net housing costs. Over a third of the couples and about four out of ten of the single men and women had housing costs of less than 20s. a week. For married couples, single men and single women, more than half were living in accommodation for which the cost was in the range between 10s. and 30s. and the proportion with housing costs in the range from 10s.-40s. was about three-quarters. About one in ten had housing costs below 10s. and for about one in seven or one in eight the cost was 40s. or above. Only about 6 or 7 per cent in each group spent 50s. or more on housing. The similarity in the distribution of housing costs among married couples, single men and single women was striking. This was contributed to by the relatively low costs among owner occupiers who were more numerous among married couples than among single men and women, while, for rented accommodation, married couples appeared to pay more, as was to be expected (Table IV.8).

115. Housing costs of owner occupiers were rarely as much as £2 a week or more, except in those cases where mortgage payments were still outstanding (Table IV.7).

TABLE IV.5  
Tenure

Householders—Incomes under £20 a week		Number represented by respondents who gave relevant information	Type of agreement								
			Owner-Occupier		Unfurnished accommodation			Furnished accommodation			
			Fully owned	Still buying	Full tenant	Sub-tenant or lodger	Rent free	Full tenant	Sub-tenant or lodger	Rent free	
			<i>Per cent.</i>								
	Thousands										
All householders	..	3,083.0	33.9	3.6	56.2	1.7	2.2	2.2	1.1	0.8	0.5
Married couples	..	1,078.1	39.3	4.6	51.9	0.8	2.2	2.2	0.6	—	0.5
Single men	..	322.5	32.2	2.0	57.5	1.2	3.0	3.0	2.1	1.6	0.4
Single women	..	1,682.4	30.7	3.3	58.7	2.3	2.0	2.0	1.3	1.2	0.5

TABLE IV.6

## Housing costs by type of accommodation

Householders - Incomes under £20 a week

	Number represented by those who gave relevant information	Weekly rent or corresponding out-going										
		Nil	Less than 10s.	10s. < 20s.	20s. < 30s.	30s. < 40s.	40s. < 50s.	50s. < 60s.	60s. < 80s.	80s. < 100s.	100s. and over	
	Thousands	Per cent.										
56 MARRIED COUPLES	1,078.2	1	9	28	29	19	9	3	2	1	1	
	House 769.9	1	10	31	26	19	9	2	1	1	1	
	Bungalow 136.2	—	4	27	44	15	6	1	2	—	—	
	Flat (self-contained) 119.9	1	5	11	32	21	11	9	6	2	2	
SINGLE MEN	322.5	1	11	32	27	17	7	3	1	1	1	
	House 217.9	1	12	35	23	17	7	2	1	1	1	
	Bungalow 30.2	—	7	38	38	12	1	1	2	—	—	
	Flat (self-contained) 39.5	2	3	14	34	23	14	5	3	1	1	
SINGLE WOMEN	1,682.4	1	9	29	28	19	8	3	2	—	2	
	House 1,027.2	2	9	34	25	17	8	3	1	—	2	
	Bungalow 161.2	—	8	26	45	16	3	—	1	—	—	
	Flat (self-contained) 290.1	1	5	16	30	26	10	5	4	1	2	
	Flatlet 72.6	—	15	30	18	18	8	6	4	1	—	
	Part of house/flat etc. 82.3	2	14	23	28	17	7	6	1	—	2	

Per cent.

TABLE IV.7

## Housing costs of owner occupiers

Incomes under £20 a week

	Number represented by respondents who gave relevant information	Weekly out-goings—				
		Less than 10s. (a)	10s. < 20s.	20s. < 30s.	30s. < 40s.	40s. or more
	Thousands	Per cent.				
<b>MARRIED COUPLES</b>						
House fully owned ..	424.1	12	45	30	10	3
Other .. .. .	49.9	4	11	37	11	37
<b>SINGLE MEN</b>						
House fully owned ..	103.9	20	42	26	9	3
Other .. .. .	6.3	22	6	17	10	144
<b>SINGLE WOMEN</b>						
House fully owned ..	516.4	14	44	26	10	6
Other .. .. .	55.7	8	28	19	17	28

(a) Includes a small number of "Nil" amounts.

116. In all about 95 per cent of the married couples, 85 per cent of single men and 86 per cent of single women were found to be living either in houses, bungalows or flats (Table IV.4B. Of these types of accommodation, flats appeared to be the most expensive, followed by houses, with bungalows coming last. Some of the houses and flats were rented furnished and this arrangement may have been more common in the case of flats. Of married couples in flats, 19 per cent were paying 50s. a week or more, but of those in houses only 4 per cent were doing so. Corresponding figures for single men were 10 per cent and 5 per cent, and for single women 12 per cent and 6 per cent.

117. For pensioners who were not owner occupiers the level of housing costs was highest among single women renting furnished accommodation. The numbers of men doing so were too small to provide distributions. Nearly all the married couples who were not owner occupiers were tenants of unfurnished accommodation (Table IV.5).

118. The sample suggested that about 3 per cent of the married couple and single men householders, and a slightly lower proportion of such single women, were living rent free.

#### Basic amenities

119. A substantial proportion (about three out of ten) of the pensioners not in institutions, and with incomes amounting to less than £20 a week, were living in accommodation which had only an outside W.C. and about as many, though not necessarily the same, had piped cold water only.

**TABLE IV.8**  
Housing costs of householders in rented accommodation (a)

	Number represented by respondents who gave relevant information	Weekly rent and other out-goings					
		Less than 10s.	10s. < 20s.	20s. < 30s.	30s. < 40s.	40s. or more	50s. or more
	Thousands	Per cent.					
<b>MARRIED COUPLES</b>							
Unfurnished accommodation ..	560.0	4	18	28	27	23	9
Furnished accommodation ..	6.2*						
<b>SINGLE MEN</b>							
Unfurnished accommodation ..	185.4	5	27	29	23	17	8
Furnished accommodation ..	6.8*						
<b>SINGLE WOMEN</b>							
Unfurnished accommodation							
Full tenant .. .. .	986.8	5	22	30	24	18	7
Sub-tenant or lodger ..	38.6	5	34	32	19	10	2
Furnished accommodation							
Full tenant .. .. .	22.0	2	10	22	20	46	26
Sub-tenant or lodger ..	20.7	3	17	16	23	41	28

(a) Persons living rent free have been excluded from this table, together with a small number of sub-tenants or lodgers among the married couples and single men.

\* Numbers too small for distribution.

**TABLE IV.9**  
Availability of piped water and water closet

Incomes under £20 a week					Per cent.		
					Married couples	Single men	Single women
Proportion who had—							
Piped hot and cold water .. .. .					73	66	70
Piped cold water only .. .. .					26	32	28
No piped water .. .. .					1	2	1
Inside water closet .. .. .					70	66	71
Outside water closet .. .. .					29	32	28
No water closet .. .. .					1	2	1

About seven out of ten of the pensioners (slightly less among single men) were in accommodation which had piped hot and cold water, and nearly all the remainder had piped cold water (Table IV.9 and BR.17).

#### Availability of telephone

120. All pensioners other than those who were living in institutions were asked whether they had access to a telephone in the household in which they were living. Only about 22 per cent did so. The figure varied little with age, but among single pensioners living alone it was less. Under 15 per cent of the single men and 18 per cent of the single women living alone had access to telephones, and among older pensioners the proportion dropped to about 7 per cent and 10 per cent.

TABLE IV.10  
Availability of telephone

	All		Living alone	
	Number represented by respondents who gave relevant information (a)	With telephone	Number represented by respondents who gave relevant information (a)	With telephone
	Thousands	Per cent.	Thousands	Per cent.
<b>MARRIED COUPLES</b>				
All ages .. ..	1,192.2	22	900.4	22
Age 65-69 .. ..	472.2	23	347.4	24
70-74 .. ..	406.8	20	319.2	20
75-79 .. ..	218.8	25	165.6	22
80-84 .. ..	77.0	20	56.0	20
85 and over ..	17.4	13	12.2	8
<b>SINGLE MEN</b>				
All ages .. ..	484.5	22	216.3	15
Age 65-69 .. ..	110.4	20	52.2	15
70-74 .. ..	141.0	26	72.6	13
75-79 .. ..	120.4	20	52.8	14
80-84 .. ..	75.8	21	28.2	8
85 and over ..	36.9	23	10.5	7
<b>SINGLE WOMEN</b>				
All ages .. ..	2,186.6	23	1,118.4	18
Age 60-64 .. ..	400.4	24	195.2	24
65-69 .. ..	521.2	23	287.5	19
70-74 .. ..	504.2	25	259.7	20
75-79 .. ..	404.5	21	212.8	16
80-84 .. ..	244.4	19	124.1	11
85 and over ..	111.9	22	39.1	10

(a) Excluding those in institutions.

### Television and radio

121. More than 84 per cent of all married couples not living in institutions had, or had access to, television, and only 1 per cent had neither television nor radio. Corresponding proportions among single men were 69 per cent and 7 per cent and among single women 72 per cent and 3 per cent. The proportion with television dropped with age but was not lower than 61 per cent among married couples, 67 per cent among single men or 61 per cent among single women in any age group.

122. Relatively fewer of the single pensioners living alone had television and the proportion dropped steeply among those who were older. In the case of single men living alone only just over half had television, and over age 85 the proportion was only three out of ten. Among single women living alone the proportion was nearly seven out of ten among the younger women, but only three out of ten in the oldest age group (Table IV.11).

### Refrigerators

123. Although less than three out of ten of the couples, and only one in five of the single men and women householders had refrigerators, relatively few—only one in seven (one in nine of the single men)—said they had difficulty in storing food (Table BR.18).



TABLE IV.11  
Television and radio

	All pensioners				Pensioners living alone					
	Number represented by respondents who gave relevant information(a)	Had T.V. and radio	Had T.V. only	Had radio only	Had neither T.V. nor radio	Number represented by respondents who gave relevant information(a)	Had T.V. and radio	Had T.V. only	Had radio only	Had neither T.V. nor radio
<b>MARRIED COUPLES</b>										
All ages	Thousands	Per cent.				Thousands	Per cent.			
Ages 65-69	1,192.2	77	8	14	1	900.4	75	8	16	1
70-74	472.2	82	7	10	1	347.4	80	8	10	1
75-79	406.8	77	8	14	1	319.2	76	8	15	1
80-84	218.8	72	8	19	1	163.6	68	8	22	1
85 and over	77.0	63	9	27	1	56.0	58	10	31	1
	17.4	56	6	36	2	12.2	49	5	43	2
<b>SINGLE MEN</b>										
All ages	484.5	63	6	24	7	216.3	46	6	35	13
Ages 65-69	110.4	64	6	24	7	52.2	47	8	33	11
70-74	141.0	66	7	20	7	72.6	54	5	29	12
75-79	120.4	60	7	26	7	52.8	41	7	38	14
80-84	75.8	63	6	25	6	28.2	38	8	43	11
85 and over	36.9	63	4	26	7	10.5	29	3	50	19
<b>SINGLE WOMEN</b>										
All ages	2,186.6	64	8	25	3	1,118.4	52	7	35	5
Ages 60-64	400.4	72	7	19	2	195.2	64	6	27	3
65-69	521.2	66	8	22	3	287.5	55	10	30	5
70-74	504.2	64	8	24	3	259.7	52	8	35	5
75-79	404.5	60	9	28	3	212.8	50	6	40	4
80-84	244.4	56	6	34	5	124.1	37	7	49	8
85 and over	111.9	56	5	33	5	39.1	27	4	56	13

(a) Excluding those in institutions

## CHAPTER V

### Other Circumstances of Pensioners

124. This Chapter covers a variety of topics – the health and mobility of pensioners, the extent to which they were receiving help with particular household tasks, their laundry arrangements, and an indication of the extent to which they were helped by the “meals on wheels” service. The Chapter is not intended to provide a comprehensive picture of pensioners’ general circumstances. The aim was, rather, to select for examination specific items of particular relevance to pensioners and to their way of living.

125. The questions on health, mobility and laundry arrangements were directed to all pensioners, regardless of income and household status, but, of course, those on domestic help were addressed only to householders. Details of the use made of the “meals on wheels” service were not sought from pensioners in institutions or from those living as boarders. As with other subjects dealt with in the enquiry, the tables analyse replies given by respondents and the response generally was full. Pensioners who were willing to answer questions about their financial affairs were equally willing to give replies on more general and less personal subjects.

#### Health

126. At an early stage in the interview pensioners were asked to give a purely subjective assessment of their state of health. If one partner of a married couple household was not present, or was otherwise unable to answer, the opinion of the remaining partner was accepted; similarly, where a proxy was interviewed on behalf of a pensioner the opinion of the proxy was taken.

127. About two in five of the men (married and single), rather less than two in five of the wives, and one in three of single women, described their health as “good”. By contrast, 22 per cent of the married men and the same proportion of their wives considered their state of health to be “poor” or “very poor”; also 19 per cent of single men and 23 per cent of single women. Pensioners in hospital were not visited in the course of the enquiry and are excluded from the figures except where one partner of a married couple household was only temporarily in hospital (see paragraph 8 above). Taking all pensioners together, the proportion describing their health as “poor” or “very poor” increased with age. This tendency was least noticeable among single men, and it has to be remembered here that proportionately more single men, particularly in the older age groups, were living in institutions and therefore were not interviewed than was the case with married couples and single women.

128. As was to be expected, pensioners living alone tended to give a slightly more favourable assessment of their general health than other pensioners. (This does not show up in Table V.1 because pensioners living alone form a high proportion of all pensioners.)

TABLE V.1

Pensioners' subjective assessment of their state of health

	All pensioners					Pensioners living alone				
	Number represented by respondents in sample	Good	Fairly good	Poor	Very poor	Number represented by respondents in sample	Good	Fairly good	Poor	Very poor
	Thousands	Per cent.				Thousands	Per cent.			
MARRIED COUPLES (a)										
MEN										
All ages	1,193.2	42	36	17	5	900.4	41	37	17	5
65-69..	472.2	44	35	16	5	347.4	43	36	16	5
70-74..	406.8	43	36	16	5	319.2	42	37	16	5
75-79..	219.2	36	36	21	6	165.6	38	38	18	6
80-84..	77.4	36	40	20	4	56.0	39	40	19	3
85 and over ..	17.6	31	39	20	9	12.2	34	43	16	7
WIVES OF MEN AGED:										
All ages	1,193.2	38	41	19	3	900.4	36	42	19	3
65-69..	472.2	45	39	14	2	347.4	43	40	14	3
70-74..	406.8	35	42	21	2	319.2	33	43	22	2
75-79..	219.2	31	43	22	4	165.6	31	43	21	5
80-84..	77.4	24	44	26	6	56.0	24	44	27	5
85 and over ..	17.6	26	39	28	7	12.2	28	43	24	6
SINGLE MEN										
All ages	515.4	40	41	15	4	216.3	40	42	15	3
65-69	115.8	44	36	16	5	52.2	37	40	18	5
70-74	147.6	43	41	13	2	72.6	48	39	12	1
75-79	126.0	39	39	16	4	52.8	39	41	17	2
80-84	83.0	36	44	16	4	28.2	34	47	15	4
85 and over ..	43.0	31	46	18	5	10.5	30	56	12	2
SINGLE WOMEN										
All ages	2,242.5	34	43	18	5	1,118.8	36	44	17	4
60-64	402.2	41	43	14	2	195.2	41	43	14	2
65-69	525.4	38	43	15	3	287.5	39	43	15	3
70-74	511.4	37	42	17	4	259.7	40	40	16	4
75-79	420.1	27	43	23	7	213.2	31	45	21	3
80-84	255.8	24	45	24	7	124.1	25	49	21	5
85 and over ..	127.6	23	44	25	9	39.1	20	51	23	7

(a) In the case of wives, the age referred to is the age of the subject.

TABLE V.2  
Pensioners unable to get around without help

		All pensioners			Pensioners living alone		
		Number represented by respondents in sample	Unable to get around without help		Number represented by respondents who gave relevant information	Unable to get around without help	
			Outdoors	Indoors		Outdoors	Indoors
		Thousands	Per cent.		Thousands	Per cent.	
<b>MARRIED COUPLES (a)</b>							
All ages	..	1,193.2	18	5	900.4	17	5
65-69	..	472.2	10	3	347.4	10	3
70-74	..	406.8	17	4	319.2	18	5
75-79	..	219.2	25	7	165.6	24	7
80-84	..	77.4	38	12	56.0	35	10
85 and over	..	17.6	47	22	12.2	43	18
<b>SINGLE MEN</b>							
All ages	..	515.4	9	3	216.3	6	1
65-69	..	115.8	3	2	52.2	3	1
70-74	..	147.6	4	1	72.6	3	1
75-79	..	126.0	11	2	52.8	8	1
80-84	..	83.0	15	4	28.2	11	1
85 and over	..	43.0	27	10	10.5	13	1
<b>SINGLE WOMEN</b>							
All ages	..	2,242.5	15	3	1,118.8	9	1
60-64	..	402.2	3	1	195.2	2	—
65-69	..	525.4	5	1	287.5	4	1
70-74	..	511.4	9	2	259.7	6	1
75-79	..	420.1	22	4	213.2	14	1
80-84	..	255.8	34	6	124.1	25	3
85 and over	..	127.6	61	15	39.1	43	4

(a) One or, in rare cases, both unable to get around without help.

### Mobility

129. Following on the enquiry about their general health, all pensioners were asked whether they could generally get about without help, the phrase "without help" being defined as "unaided by another person and without the use of a wheelchair". The questions covered their mobility both outdoors and indoors and, in respect of couples, the condition of both partners.

130. Looking first at pensioners in all types of household, about 17½ per cent of married couples indicated that one partner was (or, in rare cases, both were) unable to go out without help; about 5 per cent said one or both could not get about unaided indoors. For single men the corresponding figures were 9 per cent and 2½ per cent and for single women 15 per cent and 3 per cent respectively. The proportions whose mobility outdoors was restricted rose steeply with age and so, too, did the proportions unable to move freely about the house, especially at ages from 75 onwards.

131. Among pensioners living alone, the general picture was slightly more favourable in the case of couples and markedly so with single pensioners. In the age group 85 and over, only 1 per cent of single men living alone said they were unable to get around indoors unaided, against 10 per cent of all single men pensioners in the age group; similarly, 4 per cent of single women living alone were restricted in their movement indoors against 15 per cent of all single women pensioners in this age group.

### Proportions bedridden or chairbound

132. The enquiry suggested that about one in forty of the pensioners (apart from those in hospital) were bedridden or chairbound (Table V3).

TABLE V.3  
Pensioners found to be bedridden or chairbound

					Per cent.	
					All ages	80 and over
MARRIED COUPLES					60-64	65-69
Husband .. .. .					70-74	75-79
Wife .. .. .					80 and over	
MARRIED COUPLES					1.9	—
Husband .. .. .					—	0.9
Wife .. .. .					1.9	1.6
SINGLE MEN .. .. .					3.1	3.3
SINGLE WOMEN .. .. .					4.2	6.2
SINGLE MEN .. .. .					2.4	—
SINGLE WOMEN .. .. .					—	1.0
SINGLE MEN .. .. .					1.6	1.6
SINGLE WOMEN .. .. .					1.6	5.6
SINGLE MEN .. .. .					2.7	0.6
SINGLE WOMEN .. .. .					0.6	1.3
SINGLE MEN .. .. .					1.4	3.3
SINGLE WOMEN .. .. .					3.3	7.7

133. Taking all ages together, the proportions whose health severely limited their mobility were lowest among couples and highest among single women. The increase with age among married men was marked but fairly regular but among their wives and among single men and women there was a sharp rise at age 80 and over. The number of pensioners was not sufficiently great to be certain that the figures reflected real differences at that age. Moreover the figures for women may be influenced by the relatively high number of very elderly women pensioners.

TABLE V.4

Location of accommodation of those unable to go out without help

	Number represented by respondents unable to go out without help	Proportion whose accommodation was—				Proportion whose accommodation was on the floor indicated, with no lift—			
		a house	a bungalow	on ground floor	on another floor, with lift	basement (b)	first floor	second floor	third or higher
<i>Per cent.</i>									
<i>Thousands</i>									
<b>210.3</b>									
<b>MARRIED COUPLES ..</b>	..	17	2	1	—	—	1	—	—
Householders	..	46	15	9	1	—	3	1	—
Other(s) in household	..	4	1	—	—	—	—	—	—
Living alone ..	..								
Non-householders	..								
<b>41.2</b>									
<b>SINGLE MEN ..</b>	..	27	1	1	—	—	2	—	—
Householders	..	22	2	6	—	—	1	1	—
Other(s) in household	..	30	1	1	—	—	2	—	1
Living alone ..	..								
Non-householders	..								
<b>311.4</b>									
<b>SINGLE WOMEN (a) ..</b>	..	21	3	4	—	—	2	—	—
Householders	..	18	5	8	—	—	2	—	1
Other(s) in household	..	29	3	2	—	—	2	—	—
Living alone ..	..								
Non-householders	..								

(a) A few of the single women—about 1 per cent in all—were in accommodation served by lifts.

(b) There were a few of these pensioners in basements, but in none of the three groups did the number amount to as much as one half of 1 per cent.

134. The main causes, as stated to the interviewers, of severe limitation on mobility were, for married men, paralysis and diseases of the heart and arteries, each of which accounted for about a quarter of the cases; and, for their wives, arthritis and rheumatism (a third), paralysis (nearly a quarter), and heart diseases (about one in eight). Among single men the main causes of immobility were paralysis (a quarter), heart diseases (one in seven), senility (one in seven) and arthritis etc. (one in seven); and for single women, arthritis and rheumatism (a quarter), paralysis (between a fifth and a quarter), diseases of heart and arteries, hypertension etc. (between one in six and one in seven), and senility (about one case in nine).

#### **Mobility outdoors – location of accommodation**

135. The replies to the questions about ability to go out without help were cross-analysed against the location of accommodation to see how many such pensioners were housed in basements or high up in buildings without lifts. It was assumed that any pensioner householder who occupied a whole house was able, if his health required it, to live on the ground floor.

136. In general, the pensioners who were unable to go out without help were living in houses or bungalows, or on the ground floor. However, about 4½ per cent of the couples and 8½ per cent of both men and women who were single were housed upstairs (usually on the first floor) or in basements without lifts. In addition, some of the pensioners who were living in other people's houses may have had to climb stairs to get to their rooms: less than 4 per cent of the couples, but three out of ten of the single men and a similar proportion of the single women who could not get out without help were non-householders.

#### **Paid domestic help**

137. Pensioners who were householders were asked whether they had any regular paid domestic help. "Regular" was defined as help which the pensioner knew in advance he could rely on.

138. Taking all ages together, about 8 per cent of married couples, 22 per cent of single men and 10 per cent of single women had paid help of some kind. In each group about 4 or 5 per cent employed private domestic help. Local authority home helps gave assistance to about 1½ per cent of the married couples and 3½ per cent of the single men and single women. Friends, neighbours, or relatives gave paid help to about 2½ per cent of the couples, 13 per cent of the single men and 3½ per cent of the single women (Table V.5).

139. Among couples and single women, the proportions with paid help rose with age – to 19 per cent and 24 per cent respectively; but among single men the proportion remained broadly the same throughout. Proportionately more of the older pensioners in all three groups had home helps: at 85 and over, over 7 per cent of the couples and of the single men, and 11½ per cent of the single women (Table V.5).

140. Among those who had paid domestic help and gave the cost, about two-thirds of the couples, three out of five of the single men and four out of five of the single women were paying less than 20s. a week. For about three out of ten of the couples, four out of ten of the single men, and five out of ten of the single women the amount paid was less than 10s. On the other hand, a quarter of the couples, one in five of the single men, and one in nine of the single women with paid help were paying 30s. a week or more (Table V.6).

TABLE V.5

Paid domestic help, by age of pensioner

Householders

	Age of pensioner							Householder living alone (all ages)
	All ages	60 to 64	65 to 69	70 to 74	75 to 79	80 to 84	85 and over	
<b>MARRIED COUPLES</b>	<b>Thousands</b>							
Number represented (a) .. ..	1,164.0		464.4	400.8	210.4	72.4	16.0	900.4
	<i>Per cent.</i>							
Proportion who had—								
(1) No paid help	92.2		94.8	92.7	89.5	82.9	81.2	92.1
(2) Local authority home help*	1.5		0.1	2.1	2.1	4.1	7.5	1.7
(3) Paid help from								
(a) a relative	0.6		0.3	0.6	1.0	1.7	3.7	0.4
(b) a friend ..	1.6		1.4	1.0	2.1	4.1	5.0	1.7
(c) servant ..	3.9		3.2	3.6	5.3	6.6	2.5	4.1
(d) more than one of these	0.1		0.1			0.6		—
<b>SINGLE MEN</b>	<b>Thousands</b>							
Number represented (a) .. ..	337.1		79.2	108.6	81.2	47.4	20.7	216.3
	<i>Per cent.</i>							
Proportion who had—								
(1) No paid help	77.8		76.5	80.1	77.3	75.9	77.3	74.7
(2) Local authority home help*	3.6		2.3	2.2	3.4	8.0	7.2	4.8
(3) Paid help from								
(a) a relative	5.7		9.1	5.0	3.9	4.6	5.3	6.8
(b) a friend ..	7.3		6.8	6.6	8.4	7.6	7.7	9.4
(c) servant ..	5.3		5.3	6.1	6.4	3.4	1.9	4.0
(d) more than one of these	0.2				0.5	0.4	0.5	0.3
<b>SINGLE WOMEN</b>	<b>Thousands</b>							
Number represented (a) .. ..	1,712.8	332.6	426.1	393.2	318.0	179.6	63.3	1,118.8
	<i>Per cent.</i>							
Proportion who had—								
(1) No paid help	89.6	93.3	91.8	91.5	86.9	82.6	76.0	87.9
(2) Local authority home help*	3.4	0.7	2.3	2.0	5.7	7.0	11.5	4.1
(3) Paid help from								
(a) a relative	0.5	0.2	0.3	0.5	0.7	1.1	1.1	0.5
(b) a friend ..	2.8	1.6	1.5	2.9	3.2	5.6	7.7	3.6
(c) servant ..	3.5	4.1	3.9	3.1	3.2	3.3	3.2	3.6
(d) more than one of these	0.2	—	0.1	0.2	0.3	0.3	0.5	0.2

(a) Number represented by respondents who gave relevant information.

\*—In a few cases no payment was made and in a few the home help was supplemented by other paid help.



TABLE V.6

## Cost of paid domestic help

Householders

	Married couples	Single men	Single women
	Thousands		
Number represented by those who had paid help and who gave the cost of such help .. ..	87.8	71.9	166.2
	Per cent.		
Proportions of those who had paid help (and who gave the cost) for whom the cost was—			
Less than 5s. . . . .	10	10	20
5s. but less than 10s. . . . .	22	29	30
10s. but less than 20s. . . . .	32	23	29
20s. but less than 30s. . . . .	10	17	10
30s. or more .. .. .	26	21	11

## Unpaid domestic help

141. Householders were also asked whether they had any regular unpaid domestic help and, if so, where it came from and what form it took. Only about one in six of the married couples had help of this kind compared with nearly half the single men and one-third of the single women. Among householders living alone, the corresponding proportions were about one in eight, one in three and one in four (Table V.7).

142. Help with housework was most frequently given; assistance with preparation of meals was found least frequently.

143. Among married couples, the proportion receiving help of some kind rose from 10 per cent in the age group 65 to 69, to 42 per cent at 85 and over; for single men the corresponding figures were 39 per cent and 78 per cent, and for single women 19 per cent (in the age group 60 to 64) and 22 per cent (in the age group 65 to 69) against 71 per cent at age 85 and over. In relation to individual household tasks, help to older pensioners was most often directed to shopping and housework. At age 85 and over a third of the couples, seven out of ten of the single men and six out of ten of the single women, had help with housework.

144. Help with household tasks, whether in meal preparation, shopping or housework, came to pensioners mainly from relatives, especially, in the case of single men and women, from relatives living at the same address. Proportionately more single men received such help than single women and proportionately more single women than married couples. Unpaid assistance from local authority home helps went mainly to single pensioners and the help they gave was associated with housework more than with any other of the tasks specified. In addition, for meals, shopping and housework, between 5 and 6 per cent of the single men received help from some other person (not a relative) in the household or living elsewhere. The corresponding proportions among single women were lower and for married couples lower still. (Table V.8.)

TABLE V.7

Unpaid domestic help, by age of pensioner

Householders

	Age of pensioner							Householder living alone (all ages)
	All ages	60 to 64	65 to 69	70 to 74	75 to 79	80 to 84	85 and over	
<b>MARRIED COUPLES</b>	<b>Thousands</b>							
Number represented by respondents who gave relevant information	1,164.0		464.4	400.8	210.4	72.4	16.0	900.4
	<i>Per cent.</i>							
Proportion who had no unpaid help—								
(a) of any kind*	84		90	85	79	64	58	88
(b) with preparation of meals	96		97	96	95	88	88	98
(c) with shopping	90		95	90	87	73	67	94
(d) with housework	86		91	87	82	70	68	91
<b>SINGLE MEN</b>	<b>Thousands</b>							
Number represented by respondents who gave relevant information ..	337.1		79.2	106.6	81.2	47.4	20.7	216.3
	<i>Per cent.</i>							
Proportion who had no unpaid help—								
(a) of any kind*	52		61	58	54	35	22	66
(b) with preparation of meals	67		76	70	67	58	42	85
(c) with shopping	65		74	69	65	52	34	81
(d) with housework	58		67	63	58	43	30	73
<b>SINGLE WOMEN</b>	<b>Thousands</b>							
Number represented by respondents who gave relevant information ..	1,712.8	332.6	426.1	393.2	318.0	179.6	63.3	1,118.8
	<i>Per cent.</i>							
Proportion who had no unpaid help—								
(a) of any kind*	67	81	78	71	58	38	29	77
(b) with preparation of meals	86	92	91	89	84	71	64	95
(c) with shopping	75	87	85	78	67	49	36	84
(d) with housework	73	83	81	76	66	50	42	83

\*—These figures are included in figures for (b), (c) and (d).

TABLE V.8  
Unpaid domestic help—sources of help

Householders

	Married couples	Single men	Single women
Number (Thousands)			
Number represented by those respondents giving relevant information .. .. .	1,164.0	337.1	1,712.8
<i>Per cent.</i>			
Proportion who had unpaid help with :			
Preparation of meals—from			
(a) Local authority home help (i) .. .. .	0.1	0.6	0.6
(b) Relative living at same address .. .. .	2.3	17.7	8.8
(c) Relative living elsewhere .. .. .	1.1	6.9	1.9
(d) Other person in household .. .. .	0.3	3.7	1.1
(e) Other person elsewhere .. .. .	0.2	1.7	0.7
(f) More than one of (b) to (e) .. .. .	0.1	2.1	0.6
Total (a) to (f) .. .. .	4.1	32.7	13.8
Shopping—from			
(a) Local authority home help (i) .. .. .	0.2	1.1	1.2
(b) Relative living at same address .. .. .	3.2	17.9	11.0
(c) Relative living elsewhere .. .. .	4.4	8.8	6.9
(d) Other person in household .. .. .	0.4	3.2	1.4
(e) Other person elsewhere .. .. .	0.9	2.5	3.3
(f) More than one of (b) to (e) .. .. .	0.5	1.8	1.1
Total (a) to (f) .. .. .	9.6	35.3	24.9
Housework—from			
(a) Local authority home help (i) .. .. .	1.5	4.8	4.3
(b) Relative living at same address .. .. .	4.4	18.2	12.1
(c) Relative living elsewhere .. .. .	6.3	11.5	7.2
(d) Other person in household .. .. .	0.4	3.3	1.6
(e) Other person elsewhere .. .. .	0.5	2.6	0.9
(f) More than one of (b) to (e) .. .. .	0.5	1.8	1.1
Total (a) to (f) .. .. .	13.6	42.2	27.2

(i) With or without other unpaid help.

### "Meals on Wheels"

145. About 3 per cent of the single men, excluding those living as boarders or in institutions, were regularly supplied with meals on wheels, usually to the extent of two a week. Among those living alone the proportion was 6 per cent. About 1½ per cent of the single women (nearly 3 per cent of those living alone) received meals, and, again, the normal pattern appeared to be two meals a week. Less than 1 per cent of the married couples received meals.

### Laundry arrangements

146. All pensioners in the enquiry, including those in institutions, were asked what arrangements they made about their laundry. Fifty-six per cent of the couples and 37 per cent of single women but only 10 per cent of single men said they did all their own washing; these proportions diminished with age – to about one in twelve of single women, one in fifty of single men but to only one in three of couples at age 85 and over. (Table V.9.)

TABLE V.9  
Pensioners who dealt with all their own laundry

							Per cent.		
							Married couples	Single men	Single women
All ages	..	..	..	..	..	..	56	10	37
60-64	..	..	..	..	..	..	—	—	53
65-69	..	..	..	..	..	..	66	12	47
70-74	..	..	..	..	..	..	56	14	40
75-79	..	..	..	..	..	..	48	9	27
80-84	..	..	..	..	..	..	32	4	15
85 and over	..	..	..	..	..	..	30	2	8

147. Laundry arrangements varied with household status. Among householders, proportionately more of those living alone did all their own washing than among those with others in the household, the difference being particularly noticeable in the case of single men. Among non-householders, the proportions dealing with this household task on their own were much smaller, as was to be expected (Table V.10).

TABLE V.10  
Proportions of pensioners in different types of household who dealt with all their own laundry

							Per cent.		
							Married couples	Single men	Single women
All types of household	..	..	..	..	..	..	56	10	37
Householders—									
With others in household	..	..	..	..	..	..	55	4	38
Living alone	..	..	..	..	..	..	57	19	42
Non-householders	..	..	..	..	..	..	35	2	29
In institutions	..	..	..	..	..	..	*	—	1

\* Numbers too small for distribution.

148. About one in five of the couples and single men and one in four of single women made use of commercial laundries or launderettes in dealing with some or all of their washing. Two out of five of single men received unpaid help from relatives, friends or neighbours.

TABLE V.11  
Facilities used for laundry, and help received.

							Per cent.		
							Married couples	Single men	Single women
Some or all washed at or by—									
Commercial laundry	..	..	..	..	..	..	17	16	20
Launderette	..	..	..	..	..	..	5	3	6
Local Authority laundry	..	..	..	..	..	..	—	1	1
Paid domestic help	..	..	..	..	..	..	1	7	2
Unpaid help	..	..	..	..	..	..	8	40	18
More than one of the foregoing	..	..	..	..	..	..	13	14	14
Not responsible for laundry	..	..	..	..	..	..	—	9	3

149. As indicated in paragraph 146 above, the extent to which pensioners managed all their own laundry fell with age. Among all groups of pensioners, the proportions receiving unpaid help with their laundry rose fairly steadily between the lowest and the highest age groups – from 5 to 18 per cent among married couples, from 38 to 51 per cent among single men and from 9 to 39 per cent among single women.

#### Cost of laundry

150. Among those who made payments for laundry and gave the cost, about three out of five of married couples and single men and four out of five of single women were paying less than 5s. per week; nearly half the single women were paying under 3s. a week. At the other end of the scale, about 6 per cent of couples and 9 per cent of single men were paying 10s. a week or more (Table V.12).

TABLE V.12  
Weekly cost of laundry

	Per cent.		
	Married couples	Single men	Single women
Proportions who gave weekly cost as—			
Under 3s. . . . .	26	28	48
3s. but less than 5s. . . . .	36	35	34
5s. but less than 10s. . . . .	32	28	17
10s. but less than 15s. . . . .	4	8	1
15s. but less than 20s. . . . .	1	1	—
20s. and over . . . . .	1	—	—

## CHAPTER VI

### Summary Of Findings

151. The following paragraphs provide a summary of the main findings of the enquiry, and an interpretation of the principal findings in terms of numbers of pensioners assuming that non-respondents varied little in their characteristics from those who gave interviews.

#### *Incomes and Savings*

##### **Incomes**

152. Among married couples, just under half had incomes of less than £10 a week; just over half had this amount or more. A little over half of the single men and two-thirds of the single women had less than £6 a week. Incomes of pensioners were higher among those who were younger, lower among those who were older, but these figures cannot be taken as indicating the relative level of income of all old people of different ages. Proportionately more householders than non-householders had relatively high incomes. (Paragraphs 27-29.)

153. About eight out of nine of the married couples, three-quarters of the single men and two-thirds of the single women had some income in addition to their retirement pension and any supplement provided by the National Assistance Board. The proportions decreased with age and among those aged 85 and over were, respectively, three-quarters, two-thirds and one-half. The proportions without any additional income of any kind were consistently and conspicuously higher among single women in all age groups than those found among men. (Paragraph 31.)

154. One quarter of the couples had earnings (of husband or wife) but only one in nine of the single men and rather more than one in eight of the single women; one in seven of the couples and about one in nine of the single men and women had income from Government securities, or stocks and shares; six out of ten of the couples and half the single pensioners received some interest on deposits with banks, post offices, etc., but the amount of such income was often very small. In each case the proportion was less at higher ages. (Paragraphs 32 to 35.) It has to be remembered, that the youngest groups exclude pensioners who have not yet retired, and the older groups exclude men and women who were not insured under the pre-1948 schemes, as well as, for example, people retired from employment abroad. Only the age group 70-74, for men, is representative of nearly all the men in that age group in Great Britain (see Appendix II).

##### **Occupational Pensions**

155. Nearly one-half of the men had occupational pensions. The corresponding proportions were one-quarter for single women other than widows, and one-ninth for widows. The average rate of occupational pension among persons receiving such pensions was 70s. (75s. for men, 85s. for single women, and 45s. for widows). Average occupational pensions for men were higher than those for women who had worked in corresponding occupations and higher for former

non-manual workers than for former manual employees. Over three-quarters of men formerly employed in the public sector of the economy had occupational pensions but for the private sector the proportion was only about three-eighths. Four out of ten of the pensions had been increased since they were first awarded. (Paragraph 40 and Appendix V.)

### **Savings**

156. Of all married couples, only half said they had joint savings amounting to £250 or more, and a little over one-third said they had £500 or more. These proportions were less – four out of ten and three out of ten respectively – for single men, and a little less again, for single women. One-quarter of the married couples, one in five of the single men and one in six of the single women said they had as much as £1,000 saved. Figures for older pensioners were lower. National savings certificates, defence bonds, etc., were the type of asset most frequently held, followed by deposits in the banks and building societies. (Paragraphs 44–45.)

### **Incomes compared with net available resources**

157. Whereas half the married couples had total incomes of £10 a week or more, only three out of ten were reckoned to have “net available resources” of that amount. Of the single men, between four and five out of ten had total incomes of £6 a week or more, but only three out of ten had net available resources as high as this. For single women the corresponding proportions were one-third and one-sixth respectively. This difference was caused by the provisions under which the National Assistance Board disregards a small amount of certain types of income. Further, if a man or woman possesses as much as £600 of unprotected capital, he is not entitled to assistance and any income from the remaining capital is therefore irrelevant in making an assessment. (Paragraphs 46–48.)

## *Need*

### **Relationship between net available resources and needs**

158. About seven out of ten of the married couples and two-thirds of the single men had net available resources which were in excess of their needs as assessed by officers of the National Assistance Board, or unprotected capital of £600 or more, but among single women this proportion was less than half (paragraph 50 – Table III.1). The proportions of pensioners actually receiving assistance by way of supplements to pension were 18 per cent (married couples), 22 per cent (single men) and 34 per cent (single women). A further 11 per cent, 13 per cent and 21 per cent respectively appeared to be entitled to supplements but not receiving them (paragraph 50). Of these, the great majority had some means of support other than their pensions: but rather more than  $1\frac{1}{2}$  per cent of the couples, less than  $2\frac{1}{2}$  per cent of the single men and 2 per cent of the single women, appeared to have nothing with which to bridge the gap between resources and needs. (Paragraph 52.)

159. The proportion of pensioners whose net available resources were more than their assessed requirements fell with age (paragraph 54). Variations in different kinds of household showed no clearly defined pattern (paragraph 55) but among non-householders relatively more single men and women had adequate means, compared with their lower requirements, than were found among householders.

160. For about half the married couples whose net available resources fell short of their needs, the gap was 19s. 10d. or more. The median gap for single men was 17s. 9d. and for single women it was 17s. 11d. For a quarter of the married couples, nearly a third of the single men and about three out of ten of the single women with gaps, the gap was less than 10s. (Paragraph 56 and Table III.6.)

161. Where the gap was small, the proportion who had not applied for assistance was relatively high, but where the gap was 20s. or more only one in five of the men and one in six of the women concerned had failed to apply for assistance. In all age groups the proportion of pensioners with gaps of this size between resources and needs who had not applied for assistance was small. (Paragraphs 57-58.)

162. Non-householders appeared rather less likely to apply for assistance than householders, especially those living alone. (Paragraph 59.)

163. Where assistance was not received and the gap was less than 10s., nearly two-thirds of the married couples concerned, and approaching three-quarters of the single men and women, had other resources sufficient in the opinion of the interviewing officers to bridge it completely. For gaps of 20s. or more these proportions were between a quarter and a fifth for men, married or single, and two-fifths for women. Where the gap was less than 10s. the proportions of pensioners in each of the three groups who appeared to have nothing with which to bridge it were about one in eight or one in ten; but for amounts of 20s. or more the proportions were a quarter (married couples), a half (single men) and a fifth (single women). In the remaining cases the interviewing officers considered that the gaps were met in part, but not in full, by other resources. (Paragraph 60.)

164. Disregarded income played a large part in bridging small gaps between needs and resources. Proportionately more of those provisionally regarded as entitled to assistance but not receiving it had disregarded income than were found among those actually receiving assistance. (Paragraphs 61-62.)

165. There was an association between extra income received and the proportion whose needs exceeded their net available resources. Whereas four out of five of the couples with no income but their retirement pension qualified for assistance, this proportion was one in five for those with some other source of income: one in five for those with occupational pensions; one in eight for those with earnings; one in twenty-five for those with property or investments; and one in two for those receiving voluntary help from friends or relatives. Corresponding proportions among single men were not greatly different. Among single women more than a quarter of those with occupational pensions qualified and about the same proportion of those with earnings; among those with property or investments the proportions were also higher than among the men; but about half those receiving voluntary payments, among both married couples and single women, qualified for assistance. (Paragraphs 64 and Table III.11.)

166. Among persons receiving assistance, half or less had any savings at all, and no more than one in six of the married couples and one in ten of the single men and women had as much as £250; but among those provisionally regarded as entitled to assistance, seven out of ten of both married couples and single women had some savings, and six out of ten of the single men; the proportions with £250 or more were four out of ten of the couples and three out of ten of the single men and women. High savings were associated with high incomes. (Paragraphs 67-68.)



167. The proportion of former men manual workers who were receiving supplementary assistance or provisionally regarded as entitled to it was two or three times that of non-manual workers, but among women the proportion of the non-manual workers who needed assistance was nearly as great as was found among men manual workers. (Paragraph 69.)

168. Of the married couples in which the wife was receiving a retirement pension on her husband's insurance, one in three was either receiving a supplement to pension, or was provisionally regarded as entitled to one. This proportion was about the same as was found among single men and single women who had never been married. Among men with dependent wives under the age of 60 the corresponding proportion was less (about one in four) and it was much less among those whose wives had pensions on their own insurance (one in nine) and those whose wives attracted no pensions or dependants' increases (one in seven). But the corresponding proportion found among widows was more than half (nearly two-thirds for widows with pensions on their husband's insurance). (Paragraphs 72-73.)

169. The proportion provisionally regarded as entitled to, or receiving, assistance was smaller for women who had never married than for widows, and this reflected their higher average incomes - 131s. a week compared with 123s. for women widowed too young to be still entitled to widow's benefit when they reached the age of 60, and 114s. for other widows. The average amount of occupational pension received by the women who had never married and who had such pensions was 84s. compared with 51s. and 44s. among these two groups of widows; and their average rate of retirement pension was a little higher: 84s. compared with 81s. and 82s. respectively. (Paragraph 76.)

170. The proportion of pensioner householders whose assessed needs exceeded their resources and who were thought to be entitled to, or found to be receiving, supplements to pension, increased as the level of housing costs rose, except at the highest level, where these proportions dropped. (Paragraph 78.)

171. The proportions of married couples thought to be entitled to, or found to be, receiving supplements to pension were both above average in Northern and below average in Southern Region; conversely the proportions of pensioners with incomes of £20 a week or more were high in Southern and low in Northern Region, but in the latter area the proportion of pensioners with gaps bridged by disregarded income was above average (Paragraph 80.)

172. The proportions of married couples and single men actually receiving assistance were above average in London and East and West Ridings Regions; the proportions receiving and provisionally regarded as entitled both appeared high for single men in North Western Region. However, all these figures are based on relatively small numbers of pensioners. (Paragraph 81.)

173. Among women, the corresponding proportions were high in Northern Region and in Wales and low in Southern Region, especially, in all three cases, among those actually receiving assistance. (Paragraph 82.)

**Characteristics of persons provisionally regarded as entitled to supplements to their pensions compared with those of persons receiving supplements.**

174. Comparing the men and women who were apparently entitled to supplementary assistance but not receiving it with those found to be receiving supplementary assistance.

ments to pension -

- (1) more of the married couples and single women were aged under 70;
- (2) more had only small gaps between net available resources and needs;
- (3) substantially more had disregarded income;
- (4) substantially more had savings;
- (5) rather more had retirement pensions above the standard rate, but the differences were not great;
- (6) in general, more had low rents;
- (7) more said their health was good;
- (8) more were householders with other persons in the household, or non-householders;
- (9) more had access to a telephone, but the differences were small and the proportions low in both groups;
- (10) about the same proportions had access to television, except among single women where the proportion was a little higher among those provisionally regarded as entitled to supplements to pension than among those actually receiving them (eight out of ten of the married couples, six out of ten of the single men and three-quarters of the single women with provisional title, and two-thirds of those receiving assistance had access to television). (Paragraphs 92-102.)

The reasons why applications for assistance had not been made are set out in paragraph 204.

### *Accommodation*

#### **Living arrangements**

175. Nearly all the married men, but only two-thirds of those who were single and three-quarters of the single women, were householders. Three-quarters of all married couples, four out of ten single men and half the single women, lived alone. (Paragraphs 105-106.)

176. Half the married couples, and more than four out of ten of the single men and women, had been in the accommodation which they occupied at the time of the survey for twenty years or more; and these proportions varied little with age. But 5 per cent of the couples and 7 per cent of the single men and women had moved at some time in the previous year. (Paragraph 107.)

177. Of all married couples, about 45 per cent owned their own homes, and nine out of ten of those homes were free of mortgage. Among single men and women about a quarter owned their own homes. These proportions fell with age. (Paragraph 108.)

178. The vast majority of retirement pensioners were living in private dwellings. About one in four of these dwellings were rented from local authorities. About 6 per cent of the single men (14 per cent at age 85 and over), and 2½ per cent of the single women (12½ per cent at age 85 and over) were in homes for old people, mainly those run by local authorities, or in nursing homes; only a negligible number of married couples were in such homes. (Paragraph 109.)

179. Seven out of ten of the couples, two-thirds of the single men and nearly two-thirds of the single women, lived in houses. One in four of the couples and

of the single women, and one in five of the single men, lived in bungalows or flats (about half in each, but with rather more of the single women in flats). About one per cent of the couples, and perhaps one in twenty of the single men and single women lived in flatlets or in one room; but less than one in forty of the single men and one in eighty of the single women were living in one room which was not described as a flatlet, and the number of married couples who did so was negligible. (Paragraphs 110-112.)

180. Of the pensioners who were householders, four out of nine of the couples and about a third of the single men and women were owner-occupiers; just over half the couples and about six out of ten of the single men and women rented unfurnished accommodation or occupied such accommodation rent free (2-3 per cent); only about 1 per cent of the married couples, 4 per cent of the single men and 3 per cent of the single women were in furnished accommodation, and in each case about one half of 1 per cent were living rent free. (Paragraph 113.)

### Housing costs

181. Housing costs of householders whose incomes were less than £20 a week were widely spread; over a third of the couples and about four out of ten of the single men and women had housing costs of less than 20s. a week. In all three groups, more than half were living in accommodation for which the cost was between 10s.-30s. and three-quarters had costs in the range 10s.-40s. About one in ten had costs below 10s. and for about one in seven or one in eight the cost was 40s. or above. (Paragraphs 114.)

182. The similarity in the distribution of housing costs among married couples, single men and single women was striking and was contributed to by the relatively low costs among owner-occupiers. (Paragraph 114.)

183. Housing costs of owner-occupiers were rarely as much as 40s. a week or more, except in the relatively few cases where mortgage payments were still outstanding. (Paragraph 115.)

184. Proportionately more of the pensioners in flats had high housing costs than were found among pensioners living in houses or bungalows. A high proportion (more than four out of ten) of the women living in furnished accommodation were paying 40s. a week or more. (Paragraph 116 and Table IV.8.)

### Amenities

185. About three out of ten of the pensioners not in institutions were living in accommodation which had only an outside w.c. About as many, not necessarily the same, had piped cold water only. However, about seven out of ten (slightly less among single men) were in accommodation which had piped hot and cold water. (Paragraph 119.)

186. Only about 22 per cent of all pensioners not in institutions had access to a telephone in the household in which they were living. Among single pensioners living alone less than 15 per cent of the men and 18 per cent of the women had access to telephones, and among older pensioners the proportion dropped to about 7 per cent and 10 per cent. (Paragraph 120.)

187. About 84 per cent of all married couples not living in institutions had or had access to television, and only 1 per cent had neither television nor radio.

Corresponding proportions were 69 per cent and 7 per cent among single men, and 72 per cent and 3 per cent among single women. The proportion with television dropped with age, but was not in any age group lower than 61 per cent (married couples), 67 per cent (single men), or 61 per cent (single women). (Paragraph 121.)

188. Relatively fewer of the single pensioners living alone had television and the proportion dropped steeply among those who were older. Only three out of ten of those aged 85 and over had television. (Paragraph 122.)

189. Less than three out of ten of the couples and only one in five of the single men and women householders had refrigerators, but only one in seven (one in nine of the single men) said they had difficulty in storing food. (Paragraph 123.)

### *Other circumstances of pensioners*

#### **Health**

190. About two in five of the men (married and single), less than two in five of the wives and one in three of the single women described their health as "good". By contrast, 22 per cent of married men and the same proportion of their wives, 19 per cent of single men and 23 per cent of single women, described the health as "poor" or "very poor"; taking all pensioners together, these latter proportions increased with age. (Paragraph 127.)

191. About 17½ per cent of married couples indicated that one partner was (or, in rare cases, both were) unable to go out without help; 5 per cent said one or both could not get about unaided indoors. For single men the corresponding figures were 9 per cent and 2½ per cent and for single women 15 per cent and 3 per cent respectively. The proportions whose mobility was restricted rose with age. (Paragraph 130.)

192. About one in forty of the pensioners was found to be bedridden or chair-bound (paragraph 132); the proportion was lowest among couples and highest among single women. (Paragraph 133.)

193. Most pensioners unable to go out without help were living in houses or bungalows, or on the ground floor. About 4½ per cent of such couples and 8½ per cent of such single pensioners were housed upstairs, usually on the first floor, or in basements without lifts. (Paragraph 136.)

#### **Domestic help**

194. Among those who were householders, about 8 per cent of married couples, 22 per cent of single men and 10 per cent of single women had paid domestic help of some kind and, except among single men, these proportions rose with age. Proportionately more of the older pensioners had paid home helps provided by local authorities. (Paragraphs 138—139.)

195. Generally the amount paid for help was less than 20s. per week but a quarter of the couples, one in five of the single men and one in nine of the single women were paying 30s. a week or more. (Paragraph 140.)

196. Among householders, one in six of the married couples, nearly half of the single men and one-third of the single women had regular unpaid domestic help, most frequently in the form of assistance with housework. These propor-

tions rose steeply with age. The assistance given came mainly from relatives; unpaid assistance from local authority home helps went mainly to single pensioners. (Paragraphs 141-144.)

197. About 3 per cent of single men and 1½ per cent of single women were regularly supplied with meals on wheels, usually to the extent of two meals a week. These proportions were higher among those living alone. Less than 1 per cent of married couples received meals. (Paragraph 145.)

198. About 56 per cent of married couples, 37 per cent of single women but only 10 per cent of single men said they did all their own laundry; these proportions diminished with age. (Paragraph 146.)

#### **Numbers eligible for but not receiving supplementary assistance, and the reasons why they had not applied for supplements**

199. In this report summarised above, the survey findings are presented in terms of proportions found among respondents, and the numbers of pensioners represented by respondents. However, a main object of the enquiry was to find out how many retirement pensioners were living on small incomes which the National Assistance Board would supplement if asked to do so, and how many of these had disregarded resources which meant that in fact they were no worse off than they would have been if they had been solely dependent on their retirement pension supplemented by national assistance.

200. For the purpose of estimating these numbers it was necessary to make the adjustments described in Appendix II, that is -

- (1) to increase the figures represented by the respondents in the sample to allow for those who refused to be interviewed and those who could not be contacted;
- (2) to reduce the resulting figure to allow for those pensioners who appeared on interview to be entitled to supplementary pensions but who, when applications were received, were found not to have title either because they had over-stated their needs or under-stated their resources; and
- (3) as it was found that some people had under-stated their needs or over-stated their incomes, to add an allowance for people classified by interviewers as having a small surplus of income above bare requirements but who would have been found to have less than they required if they had applied for assistance and their circumstances had been fully investigated.

201. After making these adjustments, it was estimated that rather more than 700,000 pensioner households (about 850,000 pensioners) could have received assistance if they had applied for it. A large number of these people appeared either to have income of one kind or another which would be disregarded for national assistance purposes or to be living in households in which there were other adults who made amenities available which could not otherwise have been afforded. These factors, in the opinion of the interviewing officers, bridged the gap between basic needs (by national assistance standards) and total resources for pensioners representing some 400,000 pensioner households (about 475,000 pensioners), and meant that they were not in fact living below the standard regarded as the basic assistance level.

202. Of the remaining 300,000 households, over two-thirds had some other resources in cash or were households in which there were other people. About 85,000 appeared to have no resources other than retirement pensions. Table VI.1 gives an approximate indication of the probable numbers in the different groups.

TABLE VI.1

Estimated number of persons entitled to, but not receiving, assistance.

	Thousands			
	All pensioner households	Married couples	Single men	Single women
All with title to assistance whether or not gap bridged by disregarded resources or other adults in household .. .. .	710(a)	140	80	490
Pensioners for whom gap was regarded as bridged .. .. .	410	65	45	300
Pensioners for whom the gap was regarded as not fully bridged .. .. .	300	75	35	190
Of whom, pensioners who had -				
(i) £250, or more readily realisable capital	140	35	10	95
(ii) Less than £250 or no such capital but some disregarded income .. .. .	75	20	10	45
(iii) No resources other than pension	85	20	15	50

(a) These households include about 850,000 pensioners.

For some 40,000 of the 300,000 households the gap was small - less than 5s. There were about a quarter of a million pensioner households (with about 300,000 pensioners in them) where either there were no resources other than retirement pensions, or there was a gap of 5s. or more only partly bridged.

203. It is not possible, after making the various adjustments to the figures referred to in paragraph 200, to say how many of the pensioners who could have received assistance failed to apply for it because they did not know they could receive it, or for any of the other reasons given by men and women in the sample (see Chapter III, paragraphs 83 to 91). But the main reasons found in the enquiry were as follows -

- (1) Many pensioners, representing one third or more of those provisionally regarded as entitled to assistance did not know of the provision which could be made for them, or had been prevented from applying by some misunderstanding.
- (2) Many said they felt that they were managing all right on what they had. Two out of ten of the couples, three out of ten of the single men, and nearly four out of ten of the single women said this.
- (3) Three out of ten of the couples and two out of ten of the single men and women said in effect that their pride would not let them ask for help, or that they disliked "charity".
- (4) Only a small proportion -  $3\frac{1}{2}$  per cent of the couples, 7 per cent of the single men, and  $2\frac{1}{2}$  per cent of the single women - said they disliked going to the Board. About one in eight of the men (married and single), and

one in thirteen of the single women, said they had made an unsuccessful application in the past (often several years previously) or had then received a very small award, or that a past award had been terminated.

204. Some of these reasons overlap. When people said they were managing all right, this may have concealed pride. Conversely, when they said their pride prevented them from applying, but in fact their savings were appreciable, either reason might have been applicable. The most important reasons for not applying to the Board appeared to be the fact that pensioners either did not think they would be entitled to anything or thought that if they were, the amount would be very small. Many of these misunderstandings may well have resulted from the fact that pensioners did not realise that they could qualify for assistance – or for more assistance than they expected – through the exercise of the National Assistance Board's discretionary powers to meet special circumstances especially in those cases – representing nearly 200,000 of the 700,000 pensioner households entitled to assistance where the amount of the allowance would have been less than 5s. a week.

## NOTES AND DEFINITIONS

**Notes**

1. The Tables and commentary in this Report, unless otherwise indicated, show the findings of this enquiry in relation to those pensioners who gave sufficient information to enable an answer to be given to the question whether they were receiving supplements to pension from the National Assistance Board and, if not, whether it was likely that they would receive a supplement if they applied for it. Different sampling fractions were used for different age groups, in order to ensure adequate representation of older pensioners, and analyses are based on figures produced by grossing up the replies given by each respondent in the sample by the appropriate factor (see Appendix II, paragraphs 6-7). No adjustment has been attempted for non-response. However, as the response and contact rates varied little in different age groups, the "all ages" proportions shown in the tables would be little different if the figures for each age group had been rated up for non-response and the results combined. But to have done this would have pre-judged the question whether non-respondents differed to any degree from respondents. This question is discussed in Appendix II (paragraphs 16-17).
2. Figures in the Tables have been rounded to the nearest final digit and may not add up precisely to the totals shown, which are based on unrounded figures.
3. The enquiry was carried out in May and June 1965. The rates of and conditions for supplementary assistance paid by the National Assistance Board used in the comparisons between "net available resources" and "needs" were those in force at that date except that, to avoid minimising the extent of need by using summer rates, an allowance was made, as appropriate, for any extra fuel required in winter. (This allowance has since been replaced by an addition payable at a lower rate throughout the year.)

**Definitions**

**Age** In relation to married couples, the age used in the analyses is that of the husband.

**Assessment** The calculation, on the basis of the National Assistance Board's normal rules, of the difference between a respondent's needs and his net available resources.

**Boarder** A person who is not a householder, who pays an inclusive charge for board and lodging and who, although not normally related to the householder, lives as a member of his family, or who lives in an hotel or boarding house.

**Disregarded income** Income which is ignored, up to a given limit, in calculating entitlement to assistance (for details, see Appendix IV).

**Former occupation** The occupation which the pensioner followed for the greater part of his working life. This was not always the occupation from which any occupational pension in payment was derived, though where about half the working life had been spent in a pensionable employment, and half in other employment, interviewers were asked to record the pensionable employment.



- Housing costs** Rent, or interest on mortgage (but not capital repayments), rates, and an allowance related to the rateable value of the property towards necessary expenditure on repairs and insurance.
- Householder** Retirement pensioner who is responsible for the rent or other outgoings and will generally be recognised as the head of the household.
- Institution** Includes Homes provided by a local authority under Part III of the National Assistance Act or by a voluntary organisation on behalf of a local authority; other homes for old people, including private establishments; and nursing homes.
- Lodger or sub-tenant** A person who occupies a separate room or rooms for which he normally pays rent and in which he provides his own meals. (For assessment purposes he is treated as the head of a separate household).
- Married couple** Male retirement pensioner and wife, or other woman living as a wife. Includes a couple temporarily separated – because one partner is in hospital, for example – where the absent partner is expected to return.
- Needs** The weekly amount required, under Regulations approved by Parliament, by an applicant for national assistance and his dependants. This amount is made up of the appropriate scale rate(s) plus an allowance for housing costs; and the Regulations also enable the Board to make discretionary additions to meet special circumstances.
- Net available resources** Income or notional income from all sources, including notional income from capital (savings or property), less such parts of this income as may be disregarded (see Appendix IV). Where this enquiry is concerned, it should be specially noted that the phrase excludes income from unprotected capital in excess of £600.
- Non-householder** Retirement pensioner who is not a householder.
- Notional income from capital** An amount equivalent to 6d. a week for every £25 of unprotected capital – see below – in the range from £100–£600 (i.e., a maximum of 10s. a week).
- Readily realisable capital** Capital (including “war savings” – see below) which is in liquid form, such as cash in the bank, or which can readily be turned into cash, such as National Savings Certificates, as distinct from house property or stocks and shares for which there is no ready market.
- Region** National Assistance Board Region – see Appendix XXXII of the Report of the National Assistance Board for the year 1964. Except for the area around London, these Regions conform closely to the standard regions for statistical purposes.
- Respondent** Retirement pensioner who gave sufficient information about income, savings and needs to enable entitlement or otherwise to assistance by way of supplements to pension to be assessed.
- Retirement pensioner** A man or woman receiving a retirement pension under the National Insurance Acts, or a widow aged 60 and over still receiving a widow's pension (which could be exchanged for a retirement pension at any time).
- Single man/Single woman** A man or woman who has never married, or has been widowed or divorced, and a man or woman who is separated from his wife or husband, including the remaining partner of a married couple where the other partner is absent, e.g. in hospital, and the absence is prolonged.

**Total income** Actual income derived from any source including the value of any income in kind, if regularly received. The definition also includes any profit from boarders and excess of net sub-letting income over rent, calculated in accordance with the Board's normal rules.

**Unprotected capital** Capital (other than the capital value of the house lived in) which does not qualify for treatment as "war savings", including any excess of "war savings" over £375 (£375 for each partner of a married couple). Assistance cannot normally be paid to a person who has "unprotected capital" in excess of £600.

**War savings** Money which, since 2nd September, 1939, has been either subscribed to Government Stock on the Post Office Register issued since that date (Defence Bonds, for example); or has been invested in National (or Ulster) Savings Certificates; or has been deposited in the Post Office Savings Bank or Trustee Savings Bank, or the Birmingham Municipal Bank; or lent to the Treasury free of interest; or put into Premium Bonds. Any balance held in such investments on 2nd September, 1939 is normally deducted from the total, but for the purpose of the enquiry it was not practicable to distinguish pre-1939 investment from post-1939 war savings - see Appendix II, paragraph 32.

### Symbols

In the tables, a dash indicates either that there were no cases in the sample, or that the percentage based on the number in the sample was less than half the final digit used.

## STRUCTURE AND QUALITY OF THE SAMPLE

1. The sample of retirement pensioners selected for the purpose of this enquiry was a sub-sample, stratified by age, of the two stage systematic sample of retirement pensioners which forms the basis of statistics prepared for the purpose of the Minister's financial estimates. The sample used for this enquiry was therefore a two stage, two phase, systematic age stratified sample. As widow pensioners who are not working can either take their retirement pensions at age 60 or continue to draw widow's pension until they reach the age of 65, and many do this, a corresponding sample of such widows was added. The reasons why it was not practicable to add a sample of non-pensioners are set out in paragraph 5 of the Report, and the effects of limiting the sample to retirement pensioners are discussed in paragraphs 18 to 24 of this Appendix.
2. Retirement pensions are provided on retirement from work at or after the minimum age of 65 for a man or 60 for a woman. If a man is still working at age 70 (or a woman at age 65), the pension is payable whether or not work continues. A man's insurance provides a pension for himself and, provided both he and she have reached the minimum pension age and have retired from work, a pension for his wife as an alternative to any pension which she has earned by her own contributions. The basic rate of his pension is 80s. a week and that of his wife 50s. These rates are increased if retirement is deferred. When a woman qualifies for a pension on her own contributions the basic rate is 80s. a week. This, too, is the basic rate for a widow qualifying for pension through the insurance of her husband. A retirement pensioner with a wife under age 60 receives, in addition to his own pension, an allowance (normally 50s.) in respect of her. Any of these pensions may be reduced if the contribution record on which the pension is based is deficient, and a reduced rate of pension may be anything from one quarter of the full rate upwards.
3. When a man approaches the age of 65, or a woman insured in her own right approaches the age of 60, the Ministry's Central Office invites an application for the determination of basic entitlement, or a claim for pension, whichever may be appropriate. As soon as applications or claims are received, pension numbers are allotted. Similar numbers are allotted to widows when they claim widow's pension.
4. The first pair of digits indicates the week in which the pension order book, containing one year's weekly pension orders, falls due for renewal, and with the second pair of digits indicates the week of birth. The fifth digit is a benefit code. The three final digits are serially allotted. A sample based on this number, therefore, can be very finely stratified by age. The sample file used for general purposes comprises punched cards for all retirement pensioners with pension numbers ending in 4 whose order books fall due for renewal in "even" weeks. Cards for pensioners who die are withdrawn, and cards for new pensioners with numbers in the appropriate range are added throughout the year. At any time, therefore, the file represents a standing sample made up of the survivors of a series of systematic samples taken at award of pensions to persons in alternate weekly age strata. This is treated as a 5 per cent sample of current pensioners.

5. This sample provided the first two stages, and the first phase, of the sample used for the purpose of the enquiry, but there were certain points which had to be watched –

- (1) a sub-sample without stratification would have included too few older pensioners to produce reliable results about these pensioners, other than the widows;
  - (2) a sub-sample based on the whole of the standing sample would have produced almost twice as many married couple households as was appropriate compared with other households; and
  - (3) the main sample included cards for some pensioners who were living abroad.
6. The sampling arrangements were therefore as follows –
- (1) Different sampling fractions were used for pensioners in different age bands, and the fractions for older widows were smaller than the fractions for other pensioners within the same age bands.
  - (2) The sample of men pensioners was taken as representative of both married men and their wives – no sample was taken of women with pensions on their husbands' insurance – while the sample of women with pensions on their own insurance was limited to single women, including those who were widowed, divorced or separated.
  - (3) The sample was restricted to pensioners living in Great Britain.

7. The sub-sample for the purpose of the enquiry was selected in such a way as to obtain approximately the proportions of pensioners of different ages shown in Table A.

TABLE A  
Sampling fractions used

	Men	Women with pensions on own insurance	Widows with pensions on husband's insurance
Age at 31st March 1965			
60-64 .. .. .	—	1 in 600	1 in 600
65-69 .. .. .	1 in 600	1 in 600	1 in 600
70-74 .. .. .	1 in 600	1 in 600	1 in 600
75-79 .. .. .	1 in 400	1 in 400	1 in 600
80-84 .. .. .	1 in 200	1 in 200	1 in 400
85 and over .. .. .	1 in 100	1 in 100	1 in 200

8. The sample was selected by computer. For example, where the sampling fraction was 1 in 600 the machine selected the 15th, 45th and every subsequent 30th card throughout the rest of the five per cent sample for the relevant age run, and printed out identifying particulars on cards from which the Statistics Branch headed up enquiry forms. These they passed to the Central Pensions Branch where addresses and details of pension entitlement were entered on them.

9. At this stage, forms for men comprised an appropriate sample of single men, married men, the wives of those who were married (extra forms were completed for wives known or found to be separated), and women living with pensioners as wives. But forms for women with pensions on their own insurance included some for married women who were not separated from their husbands.

These forms were not proper to the sample and were eliminated as soon as the position of the women was established: some could be identified from the records in the Central Pensions Branch, but some could not be identified until the time of the interview. There were 297 women who were taken out of the original sample in this way to avoid double representation.

10. The method of sampling was such as to ensure that the sub-sample was representative of the main standing 5 per cent sample from which the final phase was selected, but interviewing took place about two months after this date. In the interim period new awards of pensions effective before 31st March were sampled and deaths notified were extracted, the aim being to work on a sample of pensioners alive at that date. As there is a time lag in the notification of deaths and awards, the youngest age group was probably a little "light", but not to the extent of more than 2 or 3 per cent.

#### Response and contact rates

11. Enquiry forms were sent to Regional Offices of the National Assistance Board to arrange interviews for all pensioners in the sample other than those in hospital (or prison). Each form was allocated to two interviewers, one from the Board and one from the Ministry, and a letter of introduction (Appendix IIIA.) was sent out from the Minister's Headquarters a few days before the visit was due to take place. Every effort was made to establish contact, but this was not possible in every case. A few pensioners were found to have died or to be living abroad or in hospital etc. Where one partner of a married couple was in hospital, but the other was still living at home, he or she was interviewed. If the separation was likely to be short, the interview investigated the position of the couple, but if the stay in hospital was likely to be prolonged or permanent, the remaining partner was treated as if separated, and appears in the tables as a single man or woman. Table B shows the overall position.

12. There were a few married women with pensions on their own insurance who were not represented through the sample drawn from men pensioners because their husbands did not have retirement pensions. These were for the most part the wives of men who had not yet retired, and it was considered inappropriate to include them in the analyses given in the Report. There were 211 such women in the sample. Their age distribution is shown in Table C.

13. Of the 10,018 pensioners who were contacted, more than nine out of ten were interviewed, and gave sufficient information for their position in relation to national assistance to be determined. The proportions were a little higher among men than among women and increased as age advanced (Table D).

14. Table E shows the proportions of pensioners in the effective sample who were both contacted and gave satisfactory interviews, together with the proportions who for one reason or another did not do so. The forms available for analysis represented all but about 12 per cent of the couples, 13 per cent of the single men, and 17 per cent of the single women. This figure for single men is slightly inflated, and that for married couples is slightly short, to the extent that there were a few men whose marital status could not be determined from the information available and who were included with single men. The figure for single women is also inflated to the extent that some of the non-respondents might, if contacted, have proved to be married women who would have been excluded from the sample if this fact had been known. While these overall response and contact rates were better for men (married and single) than for women, both the rates were high for an enquiry of this kind.

TABLE B  
Response

Number

(1)	Original number in sample (a) (2)	Deduct men and women abroad, in hospital (b) or in prison (3)	SUBJECT OR REPRESENTATIVE INTERVIEWED				SUBJECT NOT CONTACTED				
			Effective sample (4)	Satisfactory report(e) (5)	Refused to co-operate in part (6)	Refused to co-operate wholly (7)	Incapable of giving information required (8)	Too ill, no substitute available (9)	Not traced (10)	Not at home (11)	Deceased (12)
MEN AND WOMEN											
All ages	10,954	361	10,593	9,004	390	550	74	58	81	304	132
60-64	833	13	820	671	26	70	5	4	7	35	2
65-69	2,218	37	2,181	1,858	80	134	4	4	19	73	9
70-74	2,153	48	2,105	1,779	91	115	9	5	17	74	15
75-79	2,043	55	1,988	1,701	91	105	13	7	15	53	23
80-84	1,950	74	1,876	1,616	71	73	17	13	12	40	34
85 and over	1,757	134	1,623	1,379	51	53	26	25	11	29	49
MARRIED MEN											
All ages	2,941	5	2,936	2,576	125	131	10	10	9	47	28
65-69	896	2	894	787	34	38	3	1	5	21	5
70-74	788	1	787	678	44	42	—	—	2	16	5
75-79	622	1	621	548	23	32	1	2	1	7	7
80-84	434	1	433	387	18	12	4	4	—	2	6
85 and over	201	—	201	176	6	7	2	3	1	1	5
SINGLE MEN											
All ages	1,939	112	1,827	1,596	59	59	10	4	10	57	32
65-69	231	8	223	193	6	13	—	—	2	6	3
70-74	305	16	289	246	10	10	—	3	2	16	2
75-79	383	19	364	315	14	11	1	—	1	15	7
80-84	491	26	465	413	14	12	2	1	3	11	9
85 and over	529	43	486	429	15	13	7	—	2	9	11
SINGLE WOMEN											
All ages	6,074	244	5,830	4,832	206	360	54	44	62	200	72
60-64	833	13	820	671	26	70	5	4	7	35	2
65-69	1,091	27	1,064	878	40	83	1	3	12	46	1
70-74	1,060	31	1,029	855	37	63	9	2	13	42	8
75-79	1,038	35	1,003	838	34	62	11	5	13	31	9
80-84	1,025	47	978	774	39	49	17	8	9	27	19
85 and over	1,027	91	936	774	30	33	17	22	8	19	33

(a) Excluding women married to non-pensioners (Table C).

(b) See paragraph II of this Appendix.

(c) A report was regarded as satisfactory if it contained sufficient information to enable a national assistance assessment to be made.

TABLE C

Women pensioners married to or living with non-pensioners excluded from the analyses

	Women with pensions—			
	on own insurance		as widows, on husband's insurance	
	Number in sample	Number represented	Number in sample	Number represented
All ages .. .. .	202	117,700	9	5,000
Age at 31st March 1965—				
60-64 .. .. .	109	65,400	5	3,000
65-69 .. .. .	60	36,000	1	600
70-74 .. .. .	20	12,000	2	1,200
75-79 .. .. .	9	3,600		
80-84 .. .. .	3	600		
85 and over .. ..	1	100	1	200

TABLE D

Response among pensioners who were contacted

Per cent.

	Proportion for whom their position in relation to national assistance could be determined among—		
	Married couples	Single men	Single women
All ages .. .. .	91	93	90
Age at 31st March 1965—			
60-64 .. .. .	—	—	87
65-69 .. .. .	92	91	88
70-74 .. .. .	89	92	90
75-79 .. .. .	91	93	90
80-84 .. .. .	93	94	90
85 and over .. ..	93	94	92

15. The names of pensioners other than those who had died, or who could be traced but either could not be contacted or refused interview, were matched with the electoral roll. A pensioner shown as the only person living at an address was treated as a householder living alone; those shown as the first of two or more persons were treated as other householders; those shown in other positions on the roll, or not shown at all, were treated as non-householders. This material was linked with the information collected at interview for those who co-operated and gave response rates for householders and non-householders. Among married couples and single women the non-householders were less ready to co-operate than the householders; and for both single men and single women the best response was from pensioners living alone. However, the numbers of married couples who were non-householders were very small, and the differences among single pensioners were not great. Thus the lowest response rate was among single women non-householders, where 77 per cent responded compared with 87 per cent of all householders (Table F).

**TABLE E**  
**Response and contact rates**

	All persons in effective sample	Satisfactory interview	No interview		Contacted but		Proportion of those contacted and able who refused interview (whole or part)
			Died	Not contacted	Unable to give interview	Refused to give interview (whole or part)	
	Number		Per cent.				
ALL PERSONS							
All ages ..	10,993	85.0	1.2	4.2	0.7	8.9	9.5
Persons aged							
60-64 ..	820	81.8	0.2	4.6	0.6	11.7	12.5
65-69 ..	2,181	85.2	0.4	5.4	0.2	9.8	10.3
70-74 ..	2,105	84.5	0.7	4.6	0.4	9.8	10.4
75-79 ..	1,988	85.6	1.2	3.8	0.7	8.8	9.4
80-84 ..	1,876	86.1	1.8	3.5	0.9	7.7	8.2
85 and over	1,623	85.0	3.0	4.0	1.6	6.4	7.0
MARRIED MEN							
All ages ..	2,936	87.7	1.0	2.2	0.3	8.7	9.0
Men aged							
65-69 ..	894	88.0	0.6	3.0	0.3	8.1	8.4
70-74 ..	787	86.1	0.6	2.3	—	10.9	11.3
75-79 ..	621	88.2	1.1	1.6	0.2	8.9	9.1
80-84 ..	433	89.4	1.4	1.4	0.9	6.9	7.2
85 and over	201	87.6	2.5	2.5	1.0	6.5	6.9
SINGLE MEN							
All ages ..	1,827	87.4	1.8	3.9	0.5	6.5	6.9
Men aged							
65-69 ..	233	86.5	1.3	3.6	—	8.5	9.0
70-74 ..	289	85.1	0.7	7.3	—	6.9	7.5
75-79 ..	364	86.5	1.9	4.4	0.3	6.9	7.4
80-84 ..	465	88.8	1.9	3.2	0.4	5.6	5.9
85 and over	486	88.3	2.3	2.3	1.4	5.8	6.1
SINGLE WOMEN							
All ages ..	5,830	82.9	1.2	5.2	0.9	9.7	10.5
Women aged							
60-64 ..	820	81.8	0.2	5.6	0.6	11.7	12.5
65-69 ..	1,064	82.5	0.1	5.7	0.1	11.6	12.3
70-74 ..	1,029	83.1	0.8	5.5	0.9	9.7	10.5
75-79 ..	1,003	83.5	0.9	4.9	1.1	9.6	10.3
80-84 ..	978	83.4	1.9	4.5	1.1	9.0	9.7
85 and over	936	82.7	3.5	5.2	1.8	6.7	7.5

#### Extent to which respondents and non-respondents differed

16. The married men who either could not be contacted or refused interviews amounted to 12.3 per cent of all married men (paragraph 14 above). Of these 3.5 per cent had died or could not be traced or were unable to give an interview, and 8.7 per cent refused to co-operate. For single men the corresponding proportions, out of a total of 12.6 per cent non-response, were 6.2 per cent and 6.5 per cent; and for single women, out of their total of 17.1 per cent, the figures were 7.3 per cent and 9.7 per cent. There is no evidence to suggest that the pensioners who had died, or could not be contacted, or could not give



interviews (e.g. because of illness) were much different in their general characteristics from those who did so. The main area of possible differences, therefore, centres on 8.7 per cent of the married couples, 6.5 per cent of the single men and 9.7 per cent of the single women, i.e., those who refused to be interviewed, or who started to give interviews but broke off before sufficient information had been collected about them to enable their position in relation to national assistance to be determined.

17. Interviewing officers were asked to provide a few notes giving their subjective impressions of the outward circumstances of these pensioners. Their reports suggested that those who refused, or did not conclude, interviews were not exclusively wealthy people, nor were they predominantly poor people. In all three groups six out of ten, or more, were said to be living in property that was well maintained. Very few – less than 1 per cent – were said to have the appearance of poverty, but between four and five out of ten were said to have the appearance of adequate resources, rather than affluence. These reports suggested that though the results which would have been obtained, if it had been possible to interview all the pensioners, might have been a little different from

TABLE F  
Characteristics of persons represented by respondents and non-respondents (a)

	Married men	Single men	Single women
<b>ALL PERSONS IN EFFECTIVE SAMPLE</b>			
Total .. .. . Thousands	1,349	583	2,650
Non-respondents .. .. "	155	67	407
Respondents .. .. "	1,193	515	2,243
Per Cent	88.5	88.5	84.6
<b>HOUSEHOLDERS (ALL CATEGORIES)</b>			
Total .. .. . Thousands	1,277	380	1,966
Non-respondents (b) .. .. "	113	43	253
Respondents .. .. "	1,164	337	1,713
Per Cent	91.2	88.7	87.1
<b>HOUSEHOLDERS LIVING ALONE</b>			
Total .. .. . Thousands	Not known	229	1,279
Non-respondents (b) .. .. "		13	160
Respondents .. .. "		216	1,119
Per Cent		94.4	87.5
<b>OTHER HOUSEHOLDERS</b>			
Total .. .. . Thousands	Not known	151	687
Non-respondents (b) .. .. "		30	93
Respondents .. .. "		121	594
Per Cent		80.1	86.4
<b>NON-HOUSEHOLDERS</b>			
Total .. .. . Thousands	72	203	684
Non-respondents (b) .. .. "	43	24	154
Respondents .. .. "	29	178	530
Per Cent	40.6	88.0	77.4

(a) Excluding cases where the reason why it was not possible to make a provisional National Assistance assessment was death or inability to contact the pensioner.

(b) Persons shown on the electoral roll as the only person living at the address were treated as householders living alone; those shown as the first of two or more persons were treated as householders; those shown in other positions on the roll, or not shown at all, were treated as non-householders.

those actually recorded, the differences would not have been great. This was borne out by an analysis of the incomes of those who gave part interviews, including this information. Incomes were known for rather more than a quarter of the married couple non-respondents, and, of these, 41 per cent had less than £10 a week; incomes were known for between one in six and one in seven of the single women: 54 per cent had less than £6 a week. These proportions compare with 47 per cent and 67 per cent, respectively, for respondents. There were too few single men for whom incomes were known to enable a similar comparison to be made.

#### Differences between respondents and total population over retirement age.

18. Tables in the report, except where otherwise specified, show findings among respondents (col. 5 of Table B). These findings were analysed by computer, each reply being given the weight appropriate to the sampling fraction used (see paragraph 7 above).

19. The tables show broadly the position among men and women who were retirement pensioners in mid-1965 (paragraph 10), but they do not show the position among all old people at that date (nor can they be used to make forward estimates of the position of retirement pensioners in, say, twenty years time). The proportions of the total national population of each age group covered by the enquiry can be calculated for men and the proportions of the total population represented by retirement pensioners at mid-1965 were as follows –

	Per cent.
Age 65-69	74
70-74	99
75-79	96
80-84	86
85 and over	71

20. The men aged 65-69 who were not retirement pensioners were, of course, in the main men who had postponed their retirement and may have differed in a number of ways from those who had retired. In particular, analyses of the earnings of men aged 65-69, shown in the Report, in general include only part-time earnings (though retirement pensioners in this age group who went back to full-time work after retirement, and whose pensions were cancelled under the earnings rule, remained "retirement pensioners" and were represented in the sample taken for the purpose of this enquiry). Analyses of the proportion of men with earnings, or the level of earnings among men in this age group, therefore, are not in any way representative of all men aged 65-69. However, in the next higher age group (70-74) pensions are paid without a retirement condition, even to men who are still in full-time employment or running their own businesses. Analyses in respect of these men do represent the position of almost the whole age group in the general population. In the 75-79 age group, the figures are representative of a slightly lower proportion of the population; the main gap occurs after the age of 76 because from 1958 onwards nearly all men reaching age 70 (except a few who did not satisfy the contribution conditions – mainly men who have had long absences abroad, or in prison) became entitled to retirement pensions if they were not already receiving them. From 80 onwards the proportion of men represented was lower still.

21. Where occupational pensions are concerned, the proportion of men with such pensions found among those aged 65-69 was probably higher than the

proportion which would have been found by an enquiry covering all persons in this age span. The Ministry's enquiry into the reasons for retiring or continuing at work, in 1953, found that the proportion of men with occupational pensions among those retiring at age 65 was about double the proportion among those staying on at work (and four times the proportion among men still working at age 70)\*. The proportions found at that time related to occupational pensions payable to men and are not precisely comparable with those for this enquiry which include a few cases where an occupational pension is being paid to a wife but not to her husband.

22. At age 65-69, therefore, the proportion of retirement pensioners with occupational pensions is probably higher than the proportion among the total population of that age; at age 70-74 the proportion is about the same; and at higher ages the proportions in the whole population might be less or more. Up to 1948, only manual workers and non-manual workers with a rate of remuneration not exceeding £420 a year were compulsorily insurable, while teachers and persons in pensionable employment with Government Departments, local authorities, railway companies, etc. were excepted from insurance under the Contributory Pensions Acts; and certain other persons, mainly those with pensions or other private incomes, could claim exemption from insurance. On the other hand, some of the people excepted from the Act were allowed to become voluntary contributors. Most of the men aged 80 and over who were not retirement pensioners in May 1964 reached age 65 before July 1948, when the National Insurance scheme started, and some, at least, were receiving occupational pensions. Transitional arrangements required a minimum of ten years' insurance before a retirement pension could be paid to a new entrant to insurance in July 1948, but gave an option to continue contributing or take a refund of contributions on reaching age 65 within ten years after that date. Some of the non-pensioners aged under 80, therefore, are also probably occupational pensioners. The proportion of occupational pensioners among the population aged over 76 was thus likely to have been different from that found among retirement pensioners, but whether higher or lower cannot be judged from the information available.

23. Similar considerations apply in connection with the possession of savings. The findings of the enquiry cannot be taken as representative of the population as a whole except for the age group 70-74.

24. Nevertheless, the findings are believed to be representative of the vast majority of men and women who had given up work; and they are representative of a body of men and women who at any one time comprise the largest sector of the beneficiaries under the National Insurance scheme. They are representative of the position among those pensioners in 1965. But it would be wrong to assume that differences between the findings for older and younger pensioners measure the extent of any improvement over time in the financial position of all old people including those without retirement pensions.

#### **Validity of information collected**

24. Respondents were either the subjects of the enquiry or persons giving information for them and the latter might have been less accurate in the replies they gave. At 86½ per cent of the interviews with married couples, 79 per cent

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\*Reasons given for Retiring or continuing at work. H.M.S.O., 1954. No later figures are available to show whether these relative proportions have changed in the interim.

TABLE G

Pensioners represented by respondents analysed by circumstances of interview

	Pensioners represented by all respondents	When no one else present, from				Information obtained— When someone else present, from				When subject not present, from	
		Subject only	Subject and wife	Wife only	Subject mainly	Subject and wife mainly	Wife mainly	Other person mainly	Wife	Other person	
Per cent.											
Married couples	Thousands										
	All ages	1193.2	24.5	62.1	1.6	2.1	4.5	0.6	0.2	4.3	0.1
	65-69	472.2	26.6	62.1	0.8	2.4	4.3	0.6	—	3.2	—
	70-74	406.8	23.9	61.7	1.8	1.9	4.7	0.4	—	5.5	0.1
	75-79	219.2	25.0	62.0	2.6	1.1	4.6	0.2	0.4	4.0	0.2
	80-84	77.4	16.8	65.9	2.1	3.9	4.4	1.0	0.5	5.4	—
85 and over	17.6	13.6	58.0	4.5	2.3	4.5	4.5	4.5	6.2	1.7	
Single men	Thousands										
	All ages	515.4	78.7			15.0		4.6		1.7	
	65-69	115.8	85.5			12.4		1.0		1.0	
	70-74	147.6	85.4			11.4		2.4		0.8	
	75-79	126.0	80.3			16.2		2.5		1.0	
	80-84	83.0	68.4			20.5		8.2		2.9	
85 and over	43.0	52.1			20.7		20.9		6.3		
Single women	Thousands										
	All ages	2242.5	79.0			15.6		3.6		1.8	
	65-69	402.2	85.4			13.6		0.6		0.4	
	70-74	525.4	87.0			11.1		0.7		1.3	
	75-79	511.4	81.6			15.5		1.4		1.5	
	80-84	420.1	77.1			17.1		4.1		1.6	
85 and over	255.8	65.2			23.0		8.9		2.9		
	127.6	49.8			20.9		21.2		8.1		

of those with single men, and 79 per cent of those with single women, the information was given by the subject (or by the subject and his wife) and no one else was present. Husbands were normally interviewed jointly with their wives. Someone else was present at an interview given by the subject (or husband and wife) at about  $7\frac{1}{2}$  per cent of the interviews for married couples,  $19\frac{1}{2}$  per cent for single men and about the same proportion for single women. Only about 6 per cent of married couples, 1.7 per cent of single men and 1.8 per cent of single women were interviewed by proxy. In the highest age group these proportions were  $10\frac{1}{2}$ ,  $6\frac{1}{2}$  and 8 per cent (Table G). In the case of married couples, proxies were usually wives. These figures suggest that the proportion of cases in which wrong information was likely to have been given in ignorance was very small, but, of course, some of the proxies were unable to give all the information required.

25. In the vast majority of cases, the respondents were willing and co-operative. The proportions who were unco-operative were only 1 per cent (married couples) and  $1\frac{1}{2}$  per cent (for both single men and single women). A few were indifferent:  $1\frac{1}{2}$  per cent (of the couples) and 2 per cent (of the single men and single women). A few of the respondents were willing but were said to become a little muddled in their replies. However, the proportions reported as doing so were only 3 per cent (couples), 6 per cent (single men) and 5 per cent (single women), though these proportions rose sharply at ages 80 and over. In the two final age groups (80-84 and 85 and over) they were said to be 6-8 per cent (couples),  $12\frac{1}{2}$ -20 per cent (single men), and 10-16 per cent (single women). Clearly the quality of the information obtained is not so good for older pensioners as it is for those who were younger.

26. The findings of this Survey were broadly in accordance with those of the Committee of Inquiry into the Impact of Rates on Households (the Allen Committee) which said, in its Report\* that of households in their "special survey" group, with retired heads, 17 per cent were apparently eligible for national assistance but not receiving it. They went on:

"The 17 per cent of households with retired heads found to be in group (i) represent some 800,000 households with retired heads. Our survey was not, however, specifically designed to obtain the information required to decide entitlement to national assistance. We appreciate that in a survey of this kind there will be understatement of income and some lack of information about capital assets. The Board's officials, whom we have consulted, have also expressed reservations about our data. . . . We have no way of measuring precisely the understatement of resources in our survey; but if income is understated on average by as much as 10s. a week, then we estimate that about half a million retired householders are apparently eligible for assistance but not getting it."

27. The present enquiry found about 17 per cent of retirement pensioner householders in this position, representing, after adjustment for both over- and under-declarations of incomes and needs, some 700,000 households. Here, too, the amount of the apparent deficiency was in many cases small.

28. The findings were also broadly in line with those of Mrs. Dorothy Cole (later Wedderburn) in her pioneer survey with J. E. G. Utting, covering all persons over pension age, in 1959-60. Of all "income units", 12 per cent appeared

\*Report of the Committee of Inquiry into the Impact of Rates on Households. H.M.S.O. 1965 (Cmd. 2582).

to be entitled to, but not receiving national assistance, though "in one way or another all of these units had some resources over and above their retirement pension or its equivalent". Of the retirement pensioners in her sample she said: "We found that 26 per cent of them had supplementation of their income from National Assistance; 11 per cent had no income but their Retirement Pension; 14 per cent had no National Assistance and no more than £1 a week from other sources in addition to their pensions, and . . . another 11 per cent had no national assistance and no more than £2 a week on top of the pension."\* Mrs. Wedderburn's report on the *Income and Assets of Older People* within the cross-national survey conducted in 1962 by Professor Peter Townsend covering men and women aged 65 and over says "a significant group of people, about 11 per cent, have incomes lower than appropriate national assistance scale rates, but do not receive national assistance"; and "single and widowed women emerge as the largest problem group among the aged".†

29. The Ministry's survey, made in 1965, does not provide information in precisely the same form, but suggested that about 27 per cent of all pensioners with incomes of less than £20 a week were receiving assistance and another 17 per cent could have done so had they applied for it, and that both proportions were highest among single women, especially widows. Of the 17 per cent, more than half had something which appeared to bridge the gap between their net available resources and their needs, either by way of disregarded income or through the presence of other adults in the household; while many of the remainder had the gap partially bridged in these ways. Part, at least, of the difference between the 12 per cent found in 1959-60 and the 17 per cent found in 1965 could be accounted for by the special consideration given to each case in the 1965 survey to see whether a discretionary addition to the normal allowances would be appropriate.

#### Test check of information obtained

30. For 2,526 pensioners to whom national assistance was in payment, and for 1,469 pensioners who appeared to have title to, but not to be receiving, assistance, a report on each case was sent to the headquarters of the National Assistance Board, and an enquiry form was sent to the Area Office holding the relevant case papers, asking for certain information to be entered and sent on to the Board's headquarters for matching against the original report. The object was to see how far the information collected by the enquiry, which relied on voluntary co-operation, was in line with the information given to the Board (which has to be supported by documentary evidence of resources, rent, etc., with the possibility of prosecution for giving false information) when applications for assistance were made following the invitations given by visiting officers, or already on the Board's records in respect of an application. Altogether the two sets of information could be compared for the 2,526 pensioners with assistance, and for 170 married couples, 117 single men and 504 single women provisionally regarded as entitled to supplements. The proportion of cases of provisional entitlement which could be checked represented 59 per cent of the relevant cases for married couples, 52 per cent for single men and 53 per cent for

\*The Economic Circumstances of Old People: Occasional Papers on Social Administration No. 4, The Codicote Press, 1962.

†The Aged in the Welfare State: Occasional Papers on Social Administration No. 14, The Codicote Press, 1965.

TABLE H

Results of test check of records of those provisionally regarded as entitled to assistance (PE) and of those actually receiving it (R)

Per cent.

	Married couples		Single men		Single women	
	PE	R	PE	R	PE	R
Numbers checked . . . . .	170	544	117	394	504	1588
Pensioners represented by reports checked (a) . . . . .	100.0	100.0	100.0	100.0	100.0	100.0
Pensioners for whom the amount of entitlement to assistance recorded at the Area Office was						
(i) the same as the amount recorded for the enquiry	9.6	8.6	7.6	9.4	10.0	7.6
(ii) less than that amount by						
5s. or more . . . . .	20.7	20.8	20.5	17.6	21.2	21.2
less than 5s. . . . .	39.6	41.2	28.7	35.0	28.6	39.5
(iii) more than that amount by						
less than 5s. . . . .	14.4	18.6	24.6	23.2	22.3	21.2
5s. or more . . . . .	13.9	10.8	15.8	14.8	16.2	10.5
Pensioners regarded provisionally as entitled to assistance, who were found to have no entitlement when they applied . .	15.4	—	16.7	—	14.4	—

(a) Includes a few pensioners who made applications for assistance which showed clearly that they were not entitled to it, but who withdrew their applications before a decision could be given.

single women. The proportions of pensioners represented by those who did not send in applications, though invited to do so, were 33, 44 and 41 per cent respectively; while the remaining 8, 4 and 5 per cent respectively were represented by those who put in applications but withdrew them before giving sufficient information for an effective check to be made.

31. Discrepancies were numerous both in respect of persons regarded provisionally as entitled to assistance, but not receiving it, and also in respect of those who were currently receiving supplementary assistance. The amounts involved, however, were generally small and there were some over-estimates of resources as well as over-estimates of needs (Table H).

32. Many of these discrepancies merely reflected the complications of the national assistance scheme, for example, in the calculation of rent or other housing costs, or in working out exactly how much should be added under the Board's discretionary powers, and the pensioner could not be held responsible for these. Some of the discrepancies related to the notional income from capital and most of these suggested that assets had been under-declared. However, the proportions of such cases in which there was an apparent under-declaration of more than £50 were small: about 13 per cent of the married couples, 9 per cent of the single men and 7 per cent of the single women provisionally regarded as entitled to assistance. On the other hand, 6, 8 and 2 per cent, respectively, had given amounts which turned out to be too high. One reason for apparent under-statement of assets affecting a minority of cases was that for the purpose

of the enquiry all money invested in the appropriate Government securities had to be treated as "war savings", whereas in assessing an assistance allowance the Board's officer must limit the "war savings" disregard to money so invested on or after 2nd September, 1939. This reduced, in these cases, the amount of unprotected capital taken into account.

33. Under-statement or non-disclosure of capital was found to be sufficient to debar payment of assistance to 3 per cent of the married couples,  $5\frac{1}{2}$  per cent of the single men and  $5\frac{1}{2}$  per cent of the single women who had been regarded provisionally as entitled to assistance, and whose entitlement could be checked, excluding those whose applications were withdrawn before a final determination was made.

34. These figures tend to confirm the conclusion drawn above (paragraph 32) that the level of discrepancies found was for the most part no more than might be expected having regard to the complications of the assessment calculations, e.g. in relation to rent, the uncertainties in relation to discretionary additions, the difficulty of remembering to add together all small holdings of capital assets, and the fact that the rules about disregarding war savings could not be applied exactly. On all subjects discrepancies were in both directions, and to some extent cancel each other out in the analyses of the enquiry results. Nevertheless, some allowance for them is necessary when rating up the figures given in the report to produce overall estimates of the numbers requiring, but not receiving, assistance. It seemed reasonable to suppose that the proportion of pensioners who would have been found ineligible for assistance, if they had put in applications, might well have been higher among those who did not do so than among those for whom a check could be made; there was plainly a tendency for a smaller proportion of the pensioners with small gaps between net available resources and needs to send in applications, than of those with higher apparent entitlements to assistance. (Where the gap was less than 5s., one third of the couples and of the single women, and more than four out of ten of the single men, said they were unwilling to apply for assistance; but where the gap was 20s. or more these proportions were one in five, one in six, and one in ten respectively. Of those who said they were willing to apply, not all did so.)

35. In these circumstances, the adjustment made to the numbers regarded provisionally as entitled to assistance (Chapter VI, paragraphs 199 to 200) was a reduction by 20 per cent from all three groups; on the other hand, a suitable allowance was added to allow for those pensioners who were regarded as not entitled to assistance, but who, had they applied, would probably have been found to be eligible. This adjustment was made, group by group, in each case taking account both of the distribution of discrepancies by size, and the distribution of retirement pensioners by the amount of apparent excess of net available resources over needs.

#### **Occupational pensions**

36. Both the numbers of retirement pensioners with occupational pensions and the amount of those pensions varied from the numbers and amounts indicated by other sources no more than was to be expected in such a sample enquiry (Appendix V, paragraphs 6 and 21).



## APPENDIX IIIA

FROM THE MINISTER OF PENSIONS AND NATIONAL INSURANCE

10 JOHN ADAM STREET

LONDON, W.C.2



I am writing to ask you for your help. I am responsible for retirement pensions and I should like to know just how retirement pensioners manage and what difficulties they experience. I believe the best way to find out is to talk to the pensioners themselves. I am, therefore, asking you and a number of other pensioners all over the country to give me some up-to-date information.

I am sending two of my staff, \_\_\_\_\_ to your neighbourhood. One of them will be calling on you in the next few days and will ask you about some things which people are not always very willing to discuss with strangers - about your money affairs for instance. You may think that this sort of thing is no business of ours, but I hope you will understand that we are not just prying into your affairs.

In answering the questions as fully as you can, you really will enable me to get a true picture of the needs and circumstances of retirement pensioners in all walks of life. In this way I hope to see how pensioners can best be helped.

Your name has been chosen from central, not local, records, and what you tell us about yourself will be treated as strictly confidential. It will not be passed on to the local council or the tax people or to anyone else.

I do hope you will feel able to help us.

Yours sincerely,

*Margaret Herbyson.*

Minister of Pensions and National Insurance



# APPENDIX IIIB

Pages 34, 36, 38, 40, 42 of this questionnaire were left blank for use by the interviewer.

STRICTLY CONFIDENTIAL



MINISTRY OF PENSIONS AND NATIONAL INSURANCE

ENQUIRY INTO THE FINANCIAL AND OTHER  
CIRCUMSTANCES OF RETIREMENT PENSIONERS

Serial No.	Data Type	Rating Factor
N/C	5-6	6
		7

Area Office No.	Region	Office
N/C	8-9	

Pension No.

Age at 31.12.55   
N/C 10-12

Pensioner's Name.....  
(Mr, Mrs, Miss or title)

Address or addresses

1. As recorded at C.P.B.

2.

3.

4.

Special Notes (Appointments, etc.)

Remarks by first or only interviewer

Full response - see item 40

Other - see item 30

(Delete line which does not apply)

Interviewer  
Number

Signature.....

Date.....

Form 2000 54

1.

Page 1

PART 1: TO BE COMPLETED BY M.P.S.S. CENTRAL OFFICE, NEWCASTLE  
(Entry at Item 3 to be checked by interviewer)

ENTER PENSIONER'S NAME, ADDRESS, AND ANY RELEVANT NOTES ON COVER

Women with pensions on own insurance

1. (1) If there is no pension no. recorded for husband, move on to item 2.

If husband has a pension number recorded

(2) Husband's pension no. ....

Husband's address, .....  
.....  
.....

(3) Husband's pension position :  
(Strike out inappropriate entries)

N.P. in payment  
Provisional  
Other (explain) .....  
.....  
.....  
.....

(4) Refer case for consideration of further action.

---

DECISION ON INCLUSION/EXCLUSION

Case to be removed from sample, ..... (Initials and date)

Case to be retained in sample, ..... (Initials and date)

---

All pensioners in sample

2. (1) Is the pension -

Full rate  
Reduced for low contribution average only  
\* \* modified rate only  
\* \* low average and modified rate

Strike through  
number which  
applies

1
2
3
4
5

N/C

(2) Is pension paid -

Weekly  
Quarterly

Strike through, 1  
\* \* 2

<b>3. Type of pensioner:</b> (Strike through the code no. which applies)		<b>(2) Pension position of wife of pensioner (if any)</b>
<b>(1) Pensioner who is the subject of this enquiry</b>		R.F. on own insurance 1 R.F. based on husband's insurance 2 No pension 0 Wife now dead 0 Wife now divorced 0
MAN with dependent's insurance for wife 5 MAN (Other) X WOMAN with pension on own insurance Widow who was formerly widow pensioner or had W.H.A. 6 Other woman (including former Ida. widow) Y WIDOW with R.F. based on husband's insurance 9 WIDOW receiving W.P. (age 60-64) 10 WIFE with pension on husband's insurance (apparently separated) 11		<b>Check by interviewer</b> Do you agree with the coding in boxes 3(1) or 3(2)? (Yes or No)..... If you disagree, tick the code number which corresponds to information obtained at interview and explain as necessary in space for notes on cover.

<b>4. Entitlement rate</b>	<b>(A) Subject of enquiry</b> s. d.	<b>(B) Wife</b> s. d.	<b>5. FOR USE IN E.O.D. (STATS)</b>																		
<b>(1) Rate of pension ("flat rate")</b>			<table border="1"> <tr> <td></td> <td>s.</td> <td>d.</td> </tr> <tr> <td><b>(2) Increments</b></td> <td></td> <td></td> </tr> <tr> <td><b>(3) Graduated pension</b></td> <td></td> <td></td> </tr> <tr> <td><b>(4) Increase for dependent(s)</b></td> <td></td> <td></td> </tr> <tr> <td><b>Total (A)</b></td> <td></td> <td></td> </tr> <tr> <td><b>Grand total (Joint title)</b></td> <td></td> <td></td> </tr> </table>		s.	d.	<b>(2) Increments</b>			<b>(3) Graduated pension</b>			<b>(4) Increase for dependent(s)</b>			<b>Total (A)</b>			<b>Grand total (Joint title)</b>		
	s.	d.																			
<b>(2) Increments</b>																					
<b>(3) Graduated pension</b>																					
<b>(4) Increase for dependent(s)</b>																					
<b>Total (A)</b>																					
<b>Grand total (Joint title)</b>																					
			<table border="1"> <tr> <td></td> <td>s.</td> <td>d.</td> </tr> <tr> <td><b>A. Total increments</b></td> <td></td> <td></td> </tr> <tr> <td><b>B. Total graduated pension</b></td> <td></td> <td></td> </tr> <tr> <td><b>C. Pension of subject (excluding dependants)</b></td> <td></td> <td></td> </tr> <tr> <td><b>D. Joint entitlement to pension of subject and wife and/or other dependants</b></td> <td></td> <td></td> </tr> </table>		s.	d.	<b>A. Total increments</b>			<b>B. Total graduated pension</b>			<b>C. Pension of subject (excluding dependants)</b>			<b>D. Joint entitlement to pension of subject and wife and/or other dependants</b>					
	s.	d.																			
<b>A. Total increments</b>																					
<b>B. Total graduated pension</b>																					
<b>C. Pension of subject (excluding dependants)</b>																					
<b>D. Joint entitlement to pension of subject and wife and/or other dependants</b>																					

Notes

Wife's pension No. (if any).....  
 (If there is a pension No. for wife, pass to the relevant Ledger Section)

**6. FOR COMPLETION BY WIFE'S LEDGER SECTION**

<b>(1) Month and year of birth.....</b>	AGE AT 31.3.55	<table border="1"> <tr> <td></td> </tr> </table>	
<b>(2) Complete "Wife's" columns in items 3 and 4</b>		<table border="1"> <tr> <td></td> </tr> </table>	
<b>(3) Wife's address if different from husband's (enter "see 5(3)" against address on page 1)</b> ..... ..... .....			
<b>(4) Enter below full names shown on record sheet and indicate whether known as "MRS." or "MISS".</b> ..... .....			

FOR COMPLETION IN E.O.D. (STATS) AFTER INTERVIEW

Pension category	<table border="1"> <tr> <td></td> </tr> </table>	
W/C	<table border="1"> <tr> <td>31-32</td> </tr> </table>	31-32
31-32		

Page 5

7(a) and (b). Age.

Show the actual age of the subject, the spouse and any other person aged under 21 years. Any person aged 21 years or more should be shown as "O/21" or "O/PA" indicating "over pension age" - i.e. 65 years for a man and 60 years for a woman.

Present occupation if normally working.

Show the occupation of any person who is currently in employment or who has been in employment in the past six weeks and is likely to work again. Otherwise show the source of livelihood, e.g. S.P., unemployment benefit, sickness benefit, superannuation, etc. If the person is working part time (see note below) enter "(P.T.)" following the occupation. If the person is sick or disabled and without benefit an entry "Sick - no benefit" should be made in addition to the source of livelihood, if any.

7(c). Part-time work.

For the purposes of this enquiry part-time work is defined as less than 30 hours work per week.

7(d). Other persons living in house, but separately.

Consider carefully whether the answer to this item calls for any addition or alteration to items 7(a) - (d).

7(f). Separated wives.

See INSTRUCTIONS IN Handbook as regards follow-up of separated wives.

NOTE below any information required to complete item 45.

## PART II. TO BE COMPLETED BY INTERVIEWER

(If married pensioner is found to be away, e.g., in hospital or in prison, but likely to return soon, complete from information given by wife. If unlikely to return soon, do not complete this form but if in such cases the wife says she is a pensioner, use fresh form for wife and interview as a single person; if she is not a pensioner, no report form is required.)

7. Will you please tell me, first of all, whether you are living here on your own, or who else lives here with you.

(a) Subject and his/her dependants

Relationship to subject	Sex	Age	Present occupation (if normally working (if retirement pensioner, enter R.P.))
Subject			

(b) Other members of the household (excluding boarders and sub-tenants)

Relationship to subject	Sex	Age	Present occupation (if normally working (if retirement pensioner, enter R.P.))

- (c) Is the subject of this enquiry the householder, and is he/she working and earning (full or part-time) ?

Working full-time  
Working part-time  
Not working

Strike through number which applies

Subject is -	
Householder	Not householder
1	4
2	5
3	6
N/C	

- (d) How many persons in this household, excluding the subject, normally have earnings from full-time employment ? (If none, enter 0; if more than 8, enter 8; if not ascertainable, enter 9; if subject lives in an institution or as a boarder, enter "N/A".)

N/C

N/C

- (e) Is there anyone else living in this house, but living separately ?

If not applicable strike through 0  
 \* relative(s) \* \* 1  
 \* someone not related \* \* 2  
 \* boarders or sub-tenants \* \* 3

- (f) Is the case of a subject living alone, check entries at items 3 and 4 and ask, as appropriate :

- (i) Man: wife's pension in payment on his insurance ("2" struck through at item 3(i))

Our records suggest that you have a wife. Is this right ?

If "Yes" strike through 1  
 \* "No" \* \* 2

Can you tell me her address ? (enter below)

.....  
 .....  
 .....  
 .....

- (ii) Women with pension on own insurance

Have you ever been married ?

If "no" strike through 1  
 \* "Yes" (widowed) \* \* 2  
 \* \* (separated or divorced) \* \* 3

\* including temporary separation

**B. Occupational groups.**

You should interpret the sub-divisions of private employment as follows -

Agriculture, forestry, fishing (includes horticulture).

Manufacturing (includes grain milling, bacon curing etc.; production of chemicals; metal manufacture; production of engineering and electrical goods; shipbuilding etc.; vehicles; textiles; leather, leather goods and fur products; clothing and footwear; ceramics; timber; furniture and upholstery; paper, printing; rubber, plastic; and any industry which takes a raw material and processes it to produce a finished or partly finished product).

Civil engineering and construction (includes building houses, offices, roads, bridges, dams, harbours, etc.).

Distribution (includes wholesale and retail undertakings: coal merchants, grain and agricultural suppliers and builders merchants).

Insurance, banking and finance (includes all staff employed by such organisations and not only clerical staff).

Professional and scientific services (includes accountancy, education - other than teachers in State schools separately coded - legal services, religious organisations and other professional and scientific services).

Private domestic service is domestic service for a private person or family whether or not the employee "lives in". Domestic service in hotels, hospitals, institutions etc., should not be included in this sub-division.

Other (includes cinemas, theatres, sport, betting, catering, laundries, dry cleaning, motor repairs, boot and shoe repairs, hairdressing, etc.).

10(a). "Without help" means unaided by another person and without the use of a wheelchair.



8. What sort of job did you have for most of your working life ?

	Strike through number which applies	
	Manual workers	Non-manual workers
Self-employed ... ..	1	15
Employed as -		
teacher in state school...		16
police officer or member of fire brigade ... ..		17
local authority employee (other) ... ..	2	18
civil servant ... ..	3	19
member of armed forces ... ..	4	20
Other person employed by -		
National Health Service * ... ..	5	21
Industry now nationalised or publicly owned† ... ..	6	22
Private employer -		
Agriculture, forestry, fishing ... ..	7	23
Manufacturing ... ..	8	24
Civil engineering and construction ... ..	9	25
Distribution... ..	10	26
Insurance, banking and finance... ..	11	27
Professional and scientific services... ..	12	28
Domestic service (private) ... ..	13	29
Other... ..	14	30
No employment ... ..		31
Not known ... ..		32
	33-36	

M/C

\* And medical and nursing services which preceded it.

† Gasworks, Atomic Energy, Gas, Water, Electricity, S.F.S., S.D.I.C., Railways.  
Road Transport Services, S.F.S., Bank of England, Friendly Society, etc.

Can we now talk about your health ?

9. Would you say that, for your age, your health was -

	Strike through number which applies	
	Subject	Spouse
Good	1	1
Fairly good	2	2
Poor	3	3
Very poor	4	4
	37	38

M/C

10. (a) Can you (your wife/husband) generally get about without help ?

	Strike through number which applies	
	Outdoors	Indoors
Yes (single person) ... ..	1	1
No ( " " ) ... ..	2	2
Yes (married couple, both can get about without help)... ..	3	3
Yes (subject can, but spouse needs help) ... ..	4	4
No (subject can't, but spouse can)... ..	5	5
No (neither subject nor spouse can get about without help)... ..	6	6
	39	40

M/C

(b) If under "Indoors" in 10(a) above codes 2, 4, 5 or 6 are struck through, is the subject (or his wife) in bed or apparently unable to leave his chair ?

If so, ask -

(i) Do you/your wife/husband have to stay in bed or in a chair all day ?

	Strike through number which applies	
Single person		
Yes		1
No		2
Married couple		
Both in bed or chairbound		3
Subject only in bed or chairbound		4
Spouse only " " " "		5
Neither " " " "		6
Question not applicable		7
		41

M/C

Page 7

10(b)(1)(i). "Without assistance" means without assistance from another person.

13(a) and (b). "Regular help" means that the subject knows in advance that he can rely on the service being provided. Casual assistance with any of these tasks should be excluded.

Where relevant

(ii) What keeps you/your wife in bed (in a chair) ?

Specify for :

Subject.....

Leave blank

N/C 42-43

Spouse.....

N/C 44-45

(iii) How long is it since you/your wife were able to go out without assistance ?

Specify for :

Subject.....

Years

Months

Spouse.....

Years

Months

Strike through number which applies

Subject Spouse

11. Do you (your wife/husband) wear glasses ?

Yes

1

1

No

2

2

12. (a) How would you describe your (your wife/husband's) sight (with glasses, if worn) ?

Good

1

1

Fair

2

2

Poor

3

3

(b) Where sight shown as "Poor" ask -

Are you (your wife/husband) registered as a Blind Person ?

Yes

1

1

No

2

2

13. Ask of householders only

(a) (i) Do you have any regular paid domestic help ?

If so, who helps you ?

Strike through number which applies

No paid help ... .. 0

Local authority Home Help (no other paid) ... .. 1

" " " (and other paid) ... .. 2

" " " (unpaid) and other paid ... .. 3

Other paid help only -

relative ... .. 4

friend or neighbour ... .. 5

private domestic servant ... .. 6

more than one of the above ... .. 7

Question not applicable (not householder) ... .. 8

N/C

46

(ii) How much do you pay each week (total) ? (Enter N/A if no payment made)

N/C

5. 6.

47-49

(b) Do you have any regular unpaid help ?

If so, who helps you ?

Strike through numbers which apply

No unpaid help (subject or spouse does it, or the paid help already recorded) ... ..

Help from

Local authority Home Help (unpaid) with or without any of the following

relative living at same address ... ..

" " elsewhere ... ..

Other person in household ... ..

" " elsewhere ... ..

More than one of codes 2-6 applicable ... ..

Question not applicable ... ..

Preparation of meals	Shopping	Housework
0	0	0
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
N/C 50	51	52

15. Meals on wheels.

- (a) If the number of calls varies from week to week, strike through the number nearest to the average number of weekly calls.
- (b) A single meal is a meal supplied to one person.

16. Telephones etc.

These questions relate to the availability of telephones, television sets or wireless sets in working order in the household and not to the ownership of these things. In other words, is the subject able to enjoy these amenities freely if he so desires?

14. Ask all (a) What arrangements do you make about your laundry ?

Sends it to commercial laundry... ..  
 Takes it to laundrette ... ..  
 Local authority provides laundry service ... ..  
 Washed by paid domestic help already recorded ... ..  
 \* by relative, friend or neighbour (unpaid) ... ..  
 Washed wholly by subject or spouse ... ..  
 More than one of the above ... ..  
 Not responsible for laundry ... ..  
 Not ascertainable ... ..

Strike through  
number which  
applies

1
2
3
4
5
6
7
8
9
53

N/C

(b) Where appropriate -

How much does this cost you each week ? (Enter N/A if  
no payment made)

a.	c.
54-58	

N/C

15. Complete for persons not living as boarders or in institutions

(a) Are any meals brought by the meal-on-wheels service regularly ?

If so, how often does the service call each week ?

(Strike through number of days on which calls are made;  
if not applicable because boarder, etc., strike through \*6\*)  
 Where relevant - a. d.

Strike through  
number which  
applies

0
1
2
3
4
5
6
7
8

N/C

(b) How much does each single meal cost ? .....

57

(c) How many meals are normally supplied each week ?

(Enter average number of meals applicable to subject and  
spouse, but not to any other member of the household, in box;  
lunch for two people once a week will be \*3\*; lunch for two  
people three times a week will be \*6\*; lunch for one person  
three times a week will be \*3\*; and so on. Enter N/A if no meals received)

N/C

58-59

16. Ask all not living in institutions

(a) Have you a telephone here (in household) ?

(b) \* \* \* television \* \* \* ?

(c) \* \* \* wireless \* \* \* ?

Strike through  
number which  
applies

Has telephone	No telephone
1	5
2	6
3	7
4	8
9	
0	
60	

N/C

Has television and wireless

\* \* \* no \*

\* wireless no television

\* neither of above

Question not applicable  
(in institution)

Not ascertainable

(d) Do you have difficulty in keeping food in the summer ?

Do you have a refrigerator ?

Question not applicable (boarder or in institution)

Has difficulty, no refrigerator

No difficulty, no refrigerator

Has refrigerator

Not ascertainable

0
1
2
3
4
59

N/C

17. Other difficulties.

This question covers other difficulties which the subject may have as a result of his age, infirmity or the limitations of his accommodation. The examples quoted in the enquiry form are not intended to represent an exhaustive list of the difficulties pensioners might have.

18. Income ranges

The income range selected should be that which relates to net income, i.e. the amount coming into the subject's pocket.

19. Sources of income

These questions are inserted at this stage in order to collect as much information as possible from those people who are willing to say where their income comes from but are unwilling to say how much income they receive. The information entered here must be as accurate as possible. Whilst you cannot under any circumstances demand verification, you should ensure as far as possible, by discussion, that all sources of income are correctly described. In dealing with income from capital, make every effort to distinguish between income from capital in trust (item (v)) and income accruing to the subject from his own capital (items (b) and (c)).

17. Do you or your wife have any other difficulties, e.g., storing coal, outside toilet at some distance from house, difficulty in reaching stairs, difficulty in carrying coal up stairs, etc. (If none, enter "0"; if there are difficulties, specify below and leave box blank.)

Item.....  
 Item.....  
 Item.....  
 Item.....

M/C

57-63

# ITEMS 18-19 ABOUT INCOME TO BE ASKED OF ALL SUBJECTS

18. In which income range would you say you and your wife/husband came, taking account of all your income including retirement pension? (Show card and strike through relevant number appropriate to subject, or subject and spouse, as the case may be.)

Strike through number which applies

A	1
B	2
C	3
D	4
E	5
F	6
G	7
Refused to answer	8
Not ascertainable	9

Refused to answer  
 Not ascertainable

M/C

64

19. Do you mind telling me what are your (and your wife's) sources of income, apart from your retirement pension(s) and any supplementary pension?
- (Complete each box. If no such income received by subject, or by spouse if there is one, enter 0; if such income is received by subject only, enter 1; if received by spouse only, enter 2; if received by both subject and spouse, enter 3; if information is refused, enter 4; if not ascertainable (e.g., someone answering for a sick pensioner), enter 5; if information is available for subject only, enter 6; if information is available for spouse only, enter 7.)

- (1) Pension from previous employment or former pension (including pension to widow of former employee) ... ..
- (2) War or industrial disablement pension (for injury to subject or spouse) ... ..
- (3) War or industrial dependent's allowance (for loss of support by deceased husband, son, daughter, etc.) ... ..
- (4) Workmen's compensation ... ..
- (5) Income from property (rents) excluding amounts received from sub-tenants in houses occupied by subject ... ..
- (6) Income from Government securities or from stocks and shares ... ..
- (7) Income from Trust Funds ... ..
- (8) Earnings excluding profit from boarders... ..
- (9) Annuities, Trade Union or Friendly Society Benefit... ..
- (10) Voluntary payments from friends, relatives or charitable organisations ... ..
- (11) Any other income (i.e., Court Orders; Beeds of Covenant; interest on deposits with Banks, Post Offices, Building Societies, etc.) ... ..

M/C

65  
 66  
 67  
 68  
 69  
 70  
 71  
 72  
 73  
 74  
 75

.....  
 .....  
 .....  
 .....

20 and 21. Income

The amounts to be entered inset are the amounts as stated by the subject. Retirement/widow's pension must NOT be amended to conform with the amount shown at Part I of the form and the amount of supplementary pension must NOT be confirmed by reference to the Board's Area Office.

The amounts to be entered in the coding boxes are the amounts shown inset (or the sum of the amounts inset where both subject and spouse have income within the same sub-item), rounded to the nearest shilling (pence to be rounded down).

The space below should be used to make such notes as are required to reduce the amounts given to weekly amounts.

22(c). Help in kind

You should note below any information which the subject gives e.g. as to the frequency and extent of help in kind, which would help you to form the opinion called for at item 490.

22. Income tax.

The questions about income tax are solely for the purpose of identifying those people who are not included in income statistics prepared by Inland Revenue. Some pensioners make a tax return only once in every three years. If the subject's reply to this question is "No", ask whether he makes a three-yearly return and record the answer.



ITEMS 29-35 ARE FOR THOSE PEOPLE WITH AN INCOME (JOINT INCOME IN THE CASE OF MARRIED COUPLES) OF LESS THAN \$20 A WEEK. FOR THOSE WITH HIGHER INCOMES TURN TO ITEM 35.

N/C

Serial No.	Date Type
2-5	6

If amounts are not ascertainable enter "X" if refused and "N" in other cases.

20. Can we now talk about your income in a little more detail?

(a) Where there is a pension from previous employment - see answer to item 19

(i) You said that you had a pension or annuity from previous employment or former pension (or pension from deceased husband's former employer). How much do you receive by way of such pension? (For box entry, aggregate amounts received by husband and wife; if not applicable, enter "N/A").	Subject S. D.	Spouse S. D.	Enter amount to nearest shilling
(1).....	.....	.....	8.
(2).....	.....	.....	1-5
(3).....	.....	.....	N/C

(ii) Has this pension been increased at any time since you first received it?

(If "Yes", enter 1; if "No", enter 2; if not ascertainable, enter 3)

N/C

(b) Where applicable - see answer to item 19.

You mentioned you had income from.....

How much is it?

(Prompt from item 19 and enter weekly amount in relevant box. If weekly amount not readily available, make notes opposite and work out later)

Subject S. D.	Spouse S. D.	Enter amount to nearest shilling	N/C
.....	.....	8.	11-13

(i) War or industrial disablement pension or dependent's allowance, or workmen's compensation

(ii) Net income from property (excluding sub-tenants); income from government securities or from stocks and shares owned by the subject or spouse less tax paid direct but including any relevant refunds of tax

(iii) Income from Trust Funds

(iv) Net earnings of subject and/or spouse (after deduction of tax - including any tax paid direct - and other expenses of employment) excluding profit from boarders

(v) Annuities, trade union or Friendly Society benefit

(vi) Voluntary payments from friends, relatives or charitable organizations

(vii) Court orders: Bonds of Covenant

(viii) Interest on deposits with Banks, Post Offices and Building Societies

(ix) Other (specify).....

.....

.....

.....

(c) (i) Do you receive regular help in kind free from friends, relatives or any other source?

(If Yes, enter 1; if No, enter 2;

if not ascertainable, enter 3)

N/C

(ii) What form does it take?

(a) free board and lodging	Strike through 1	.....
(b) rent paid by relative or friend	" " 2	.....
(c) .....meals per week	" " 3	.....
(d) clothing	" " 4	.....
(e) coal, coke, etc.	" " 5	.....
(f) other (specify)	" " 6	.....

.....

.....

21. I see your retirement/widow's pension totals.....

(Quote total amount shown at item 4 for subject or for husband and wife, as appropriate)

(a) Is this right?

S. D.

Enter total weekly amount of P.P./W.B. paid to subject and wife (if any) as stated by pensioner

(b) Is there any supplementary pension in payment?

If so, how much? (If none, enter "N/A")

22. Do you make an income tax return, or do you claim any refunds from the tax authorities? (If Yes, enter 1; if No, enter 2; if not ascertainable, enter 3).

N/C

Page 15

23. Pension less than standard rate.

This item applies to the subject only. A pension can look to be at the standard rate, or above it, but still be technically below the standard, i.e. where increments or graduated pension bring a reduced "flat rate" above £4 for a single person or £6 : 10s. for a married couple. It is the "flat rate" which is important for the purpose of this item.

24. Wife's pension.

In appropriate cases ask to see the wife's book and copy the pension number from the front cover.

25(a)-(e). Assets.

Capital held in trust should not be included.

23. To be asked of all subjects receiving less than the standard rate of retirement pension because contribution average was low (see item 2)

- (a) I see that you did not have a full record of contributions so your pension isn't at the full rate. What caused this shortage?

Strike through  
number which applies

Leave blank

Abroad abroad 1  
Gave up work to look after sick or elderly person 2  
Other (specify) 3

N/C

- (b) If the answer shows that the pensioner had to give up work to look after a sick or elderly person, what was the relationship of the person concerned to the pensioner?

Strike through  
number which  
applies

Grandparent(s) ... 1  
Parent(s) ... 2  
Aunt/Uncle ... 3  
Brother/Sister (including in-laws) ... 4  
Son/Daughter ... 5  
Other (specify) ... 6

N/C

24. If subject is living with wife and there is no entry at item 4 to show that the wife has a retirement pension, ask whether a pension is in fact in payment (which may well be the case) and note the wife's retirement pension number here.

--	--	--	--

ask all

25. (a) In which bank would you say your savings (and your wife's/husband's) case, including property owned but not occupied by you, stocks and shares held by yourself (and your wife/husband), etc. (Interviewer to show card and strike through relevant number.) The figure should represent the total joint assets of husband and wife but if there is difficulty in arriving at this figure, ask husband and wife separately and enter both answers below.

Strike through  
number which  
applies

A	0
B	1
C	2
D	3
E	4
F	5
G	6
H	7
I	8
J	9
Not ascertainable	
Refused	X
Other	Y

NOTE Interviewer to refer to item 19 which shows sources of income

N/C

- (b) Would you tell me how your savings (and your wife's/husband's) are invested?

(Enter 1 in each relevant box for assets held;  
if subject and spouse have no such assets, enter 0;  
if not ascertainable (information refused), enter 3;  
if not ascertainable (other), enter 4)

- (1) National Savings (Savings Certificates, Defence Bonds, Premium Bonds, and deposits with Post Office and Trustee Savings Bank)

N/C

- (2) Bank Account (other than Trustee Savings Bank)

N/C

- (3) Building Societies

N/C

- (4) Stocks, shares and securities, and/or property other than those occupied by pensioner

N/C

- (5) Other

N/C

25(a). Value of capital holdings.

Pensioners will sometimes have difficulty in estimating the current value of individual items of capital, e.g. the face value of savings certificates or stocks and shares, etc., may be known, but not the current value. In this event, make whatever notes are necessary to arrive at the current market value in the space below and complete the boxes after the interview.

26(a). Value of property.

The amount to be entered in this box is the current market value less any mortgage or other charge against the property.

If assets less than £2000 ask -

- (c) Could you now give me details about the level of your and your wife's savings.  
(Enter "X" in any box for which information is refused and "0" in any box for which the amount is not ascertainable for any other reason; where there are no such savings enter "0".)

	Subject	Spouse	Subject £	Spouse £	
(1) Savings Certificates	Number held	.....			
	Issue Number	.....			
(2) Defense Bonds	Type of Bond	.....			Total item (1)-(5)
(3) Premium Bonds		.....			N/C
(4) Post Office Savings Bank		.....			
(5) Trustee Savings Bank		.....			
(6) Bank Accounts (other than Trustee Savings Bank)		.....			Total item (6)
(7) Building Societies		.....			Total item (7)
(8) Stocks, Shares or Securities (details for each type held,.....)		.....			Total item (8)
(9) Own or family business (where not employed in business) *		.....			N/C
(10) Co-operative Societies		.....			Total item (9)-(11)
(11) Other		.....			N/C

\* If employed check with Item 25

25. (a) (i) Do you or your wife own any property (other than the house you live in) ?

If "Yes" strike through 1  
"No" " " " 2

- (ii) Is there a mortgage against that property ?

If "Yes" strike through 1  
"No" " " " 2

- (iii) If answer to (ii) is "Yes" ask

How much do you owe on this mortgage ? .....

- (b) What rentals do these properties produce ?

(The figure required is the net rental, i.e., the gross rental minus mortgage charges and repayments, rates, taxes and collection expenses) .....

- (c) What value do you put on these properties ?

(i.e., the value as at the day of interview and not the value they might have if the present tenant left; if £10,000 or more, enter "£0000"; if no property owned, enter "Nil"; if not ascertainable (refused) enter "X"; if not ascertainable (other) enter "Y".

Can we now talk about your accommodation ?

27. How long have you lived at this address ?

	1
If under 1 month	1
" 1 month but less than 4 months	2
" 4 months " " " 1 year	3
" 1 year but less than 5	4
" 5 years " " " 10	5
" 10 " " " " 20	6
" 20 " " " " or more	7
" not ascertainable	8
	N/C

28(b). Rent.

Where the rent includes additional charges - e.g. for electric wiring, the hire-purchase of a cooker, etc. - the amount to be entered should be the total rent less any charge which the pensioner could avoid paying with the rent if he so chose.

The entries for rent should be such that you will be able to calculate the weekly amount e.g. where rent is paid "monthly", note whether the payment is 4 - weekly or for calendar months, and where it is paid "weekly", note whether for 48 weeks or 52. Use the space below for calculations.

22. To all who indicated that they were the Householder (see answer to item 7(c))

- (a) Do you/your spouse own this accommodation/are you buying it/do you rent it, or is there some other arrangement, e.g. rent free? (If this section is not applicable because the subject is not the head of household strike through code '0')  
 the head of household strike through code '0')

Strike through  
number which  
applies

Not applicable	0
Owner occupier (fully owned)	1
(still buying house)	2
Occupies unfurnished accommodation:	
Renting as full tenant	3
" " sub-tenant or lodger	4
Rent free	5
Occupies furnished accommodation:	
Renting as full tenant	6
" " sub-tenant or lodger	7
Rent free	8
N/C	9

- (b) To be asked of those who pay rent

- (i) How much do you pay in rent?  
 Amount..... per.....  
 (ii) Do you pay rates separately? If so, how much?  
 (If rent includes rates, enter "NIL".)  
 Amount..... per.....  
 (iii) Do you pay water rates separately? If so, how much?  
 (If rent includes water rates, enter "NIL".)  
 Amount..... per.....  
 (iv) Does your rent include - If "Yes" tick here  
 Lighting and heating? .....  
 Lighting only? .....  
 Heating only? .....

- (c) To be asked of those who are owner-occupiers

- (i) How much are your current rates?  
 Amount..... per.....  
 (ii) What is the rateable value of the house?  
 Amount £.....  
 (iii) How much are your current water rates?  
 Amount..... per.....  
 (iv) Do you pay any ground rent (feu duty in Scotland)?  
 If so, how much?  
 Amount..... per.....

If house is still being paid for:

- (v) How much do you owe (at the latest convenient date)?  
 £.....  
 (vi) What is the present rate of interest charged?  
 .....per cent.

23. To be asked of those who are householders (item 7(c)) and who indicated at item 7(a) that they have other people living in the house but living separately.

- (a) Do you sub-let any part of this property or take in lodgers other than boarders? (If "No", enter 0; if "Yes" ask how many sub-tenants there are and enter number of sub-tenants; if over 8, enter 9; if not ascertainable enter 9; if not applicable enter "N/A".)

N/C 75

Ask if relevant -

- (b) How much does each of them pay you?

- 1 ..... per.....  
 2 ..... per.....  
 3 ..... per.....

- (c) Does this include -

If "Yes" tick here

- Furnishing .....  
 Heating .....  
 Lighting .....

22. Water supply, etc.

The coding of this item is dependent upon the answers to both parts. Do not strike through any code number until both parts have been answered.



- ```
(4) Have you any boarders ?
    (If "No" enter 0; If "Yes" ask how many boarders are accommodated
    and enter number of boarders; if over 8 enter 8; if not
    ascertainable enter 0; if not applicable enter "N/A".)
    set if relevant =
```

- (e) How much does each of them pay you ?

1 ..... per. ....

.....

.....

39. To be completed from visiting officer's observation in respect of those who are not householders -

If the subject is living as a member of someone else's household, what is the estimated rent paid by the householder?

AMOUNT.....per week

31. To be asked of those who are living as boarders, whether in private households, nursing or old people's homes, etc.

- (a) How much do you pay for hotel and lodging?

AMOUNT.....\$0.00

- (b) Is this full board?

If "Yes" strike through 1  
"yes" " " 2

To be asked of all subjects not living in institutions

32. (a)
- $\text{H}_2\text{O} + \text{H}_2\text{O} \rightleftharpoons \text{H}_3\text{O}^+ + \text{OH}^-$

- (1) a piped supply of hot and cold water  
(2) cold water only  
(3) no piped water

- (b) Is there -

- (1) an inside W.G.  
(2) an outside W.G. only  
(3) no W.G.

Strike through number which applies

|                         | M.C. IS =<br>inside outside<br>only | None |
|-------------------------|-------------------------------------|------|
| H and C                 | 1                                   | 7    |
| C only                  | 2                                   | 0    |
| No piped water          | 3                                   | 0    |
| Question not applicable | 0                                   |      |
| <b>M/E</b>              | <b>34</b>                           |      |

33. (a) Do you or your wife have any special expenses such as

PROMPT Special dietary needs  
Window cleaning  
Special fuel needs (e.g., extra fuel in winter,  
extra fuel because of ill-health, smokeless fuel)  
Night attendance arising out of ill-health  
Special clothing or bedding needs  
Regular expenditure to visit relatives in hospital  
Fares to go shopping or draw pension  
Wire purchases

Weekly cost  
\$ 4.00[illegible][illegible]

| Item | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9  | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99  | 100 |
|------|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|-----|
| 1    | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 |     |

|             |                                                                                                                                                                          |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Item</b> | A B C D E F G H I J K L M N O P Q R S T U V W X Y Z [ ] ^ _ ` {   } ~ ? @ # \$ % & ' ( ) * + , - . / : ; " ' , < > =                                                     |
|             | a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z [ ] ^ _ ` {   } ~ ? @ # \$ % & ' ( ) * + , - . / : ; " ' , < > = |

Total cost .....

- (b) Is there anything you have to pay for which causes you particular difficulty?

```
Item .....
.....
```

[illegible]

```

Item *****
*****

```

Leave it to the

N/C 77  
Page 83

22(a). Monthly payment of pension.

This item poses a purely hypothetical question. Do NOT leave the subject with the impression that pension ~~can~~, or will, be paid by this method.

24. Is there anything you feel you should have which you cannot afford ?

Interviewer to re-prompt from Items 13-15 and 23 in respect of types of expenditure not already recorded.

Weekly cost  
a. d.

Item.....  
Item.....  
Item.....  
Item.....  
Item.....  
Item.....

Unless already receiving quarterly payments (see Item 2(1)) ask -

25. (a) Supposing you were able to receive your pension by crossed cheque monthly (in arrears) instead of weekly would you choose this method of payment ?

Strike through number which applies

If "yes" for subject and spouse (if any)  
 \* \* \* \* but "no" for spouse  
 \* \* \* \* "don't know", etc., for spouse  
 \* \* \* \* not ascertainable for spouse  
 If "No" for subject and spouse (if any)  
 \* \* \* \* but "yes" for spouse  
 \* \* \* \* "don't know", etc., for spouse  
 \* \* \* \* not ascertainable for spouse  
 \* "Don't know" for subject and spouse (if any)  
 Other combination  
 Not applicable - receiving quarterly payments  
 Not ascertainable - other

|        |
|--------|
| 1      |
| 2      |
| 3      |
| 4      |
| 5      |
| 6      |
| 7      |
| 8      |
| 9      |
| 0      |
| X      |
| Y      |
| N/C 73 |

(b) How often do you cash your pension orders ? (Subject only)

Strike through number which applies

Weekly  
 fortnightly  
 Monthly  
 Other regular  
 Irregularly  
 Not ascertainable

|        |
|--------|
| 1      |
| 2      |
| 3      |
| 4      |
| 5      |
| 6      |
| N/C 79 |

At this stage the interviewer should thank the pensioner/people for their help and close the interview.

27. Assets.

Capital held in trust should not be included.

ITEMS 36-43 ARE FOR THOSE PEOPLE WITH AN INCOME  
(JOINT INCOME IN THE CASE OF A MARRIED COUPLE)  
OF £20 A WEEK OR MORE

| Serial No. | Data Type |
|------------|-----------|
| 3          |           |
| 1-5        | 6         |

M/C

36. Where there is a pension from previous employment -  
see answer to Item 19

- (a) You said that you had a pension or annuity from previous employment or former pension (or pension from deceased husband's former employer). How much do you receive by way of such pension? (For box entry, aggregate amounts received by husband and wife; if not applicable, enter "N/A". If amount is not ascertainable, enter "I" if refused and "T" in other cases.)

Subject S. D. Spouse S. D.

- (1) .....  
(2) .....  
(3) .....

|     |      |
|-----|------|
| L   | S.   |
| 7-8 | 9-10 |

M/C

- (b) Has this pension been increased at any time since you first received it?  
(If "Yes", enter 1; if "No", enter 2;  
if not ascertainable, enter 3)

|    |
|----|
| 11 |
|----|

M/C

Strike through number which applies

37. In which hand would you say your savings (and your wife's/husband's) came, including property owned but not occupied by you, stocks and shares held by yourself (and your wife/husband), etc.  
(Interviewer to show card and strike through the relevant number.)  
The figure should represent the total joint assets of husband and wife but if there is difficulty in arriving at this figure ask husband and wife separately and enter both answers below.

|   |   |
|---|---|
| A | 0 |
| B | 1 |
| C | 2 |
| D | 3 |
| E | 4 |
| F | 5 |
| G | 6 |
| H | 7 |
| I | 8 |
| J | 9 |

Note. Interviewer to refer to Item 19 which shows sources of income.

Not ascertainable  
Refused .....  
Other .....

M/C

|    |
|----|
| X  |
| Y  |
| 12 |

38. Would you tell us how your savings (and your wife's/husband's) are invested.

(Enter 1 in each relevant box for assets held;  
if subject and spouse have no such assets, enter 2;  
if not ascertainable (information refused), enter 3;  
if not ascertainable (other), enter 4.)

- (1) National Savings (Savings Certificates, Defence Bonds, and Premium Bonds, and deposits with Post Office and Trustee Savings Bank) ... ..  
(2) Bank Account (other than Trustee Savings Bank) ... ..  
(3) Building Societies ... ..  
(4) Stocks, shares and securities, and/or property other than house occupied by subject ... ..  
(5) Other... ..

|    |
|----|
| 13 |
| 14 |
| 15 |
| 16 |
| 17 |

M/C

M/C

M/C

M/C

M/C

Can we now talk about your accommodation?

39. How long have you lived at this address?

- If under 1 month ... ..  
\* 1 month but less than 4 months ... ..  
\* 4 months \* \* \* 1 year ... ..  
\* 1 year but less than 5 ... ..  
\* 5 years \* \* \* 10 ... ..  
\* 10 \* \* \* 20 ... ..  
\* 20 \* or more ... ..  
\* not ascertainable... ..

|   |
|---|
| 1 |
| 2 |
| 3 |
| 4 |
| 5 |
| 6 |
| 7 |
| 8 |

M/C

Strike through number which applies

41(a). Monthly payment of pension.

This item poses a purely hypothetical question. Do NOT leave the subject with the impression that pension can, or will, be paid by this method.

42. Pension less than standard rate.

This item applies to the subject only. A pension can look to be at the standard rate, or above it, but still be technically below the standard, i.e. where increments or a graduated pension bring a reduced "flat rate" above £4 for a single person or £6 : 10s. for a married couple. It is the "flat rate" which is important for the purpose of this item.

43. Wife's pension.

In appropriate cases ask to see the wife's book and copy the pension number from the front cover.

40. To all who indicated that they were the householder (see answer to item 7(a))

Do you/your spouse own this accommodation/are you buying it/do you rent it, or is there some other arrangement, e.g., rent free?  
(If this section is not applicable because the subject is not the head of household strike through code "0".)

|                                     |    |
|-------------------------------------|----|
| Not applicable ... ..               | 0  |
| Owner-occupier (fully owned) ... .. | 1  |
| (still buying house) ... ..         | 2  |
| Occupies unfurnished accommodation: |    |
| Renting as full tenant ... ..       | 3  |
| "    " sub-tenant or lodger ... ..  | 4  |
| Rent free... ..                     | 5  |
| Occupies furnished accommodation:   |    |
| Renting as full tenant ... ..       | 6  |
| "    " sub-tenant or lodger ... ..  | 7  |
| Rent free... ..                     | 8  |
| N/C                                 | 19 |

41. Unless already receiving quarterly payments (see item 2(2)) ask -

(a) Supposing you were able to receive your pension by crossed cheque monthly (in arrears) instead of weekly would you choose this method of payment?

|                                                                      |    |
|----------------------------------------------------------------------|----|
| If "Yes" for subject and spouse (if any) ... ..                      | 1  |
| "    "    "    " but "No" for spouse ... ..                          | 2  |
| "    "    "    " "Don't know", etc., for spouse ... ..               | 3  |
| "    "    "    " not ascertainable for spouse ... ..                 | 4  |
| If "No" for subject and spouse (if any) ... ..                       | 5  |
| "    "    "    " but "Yes" for spouse ... ..                         | 6  |
| "    "    "    " "Don't know", etc., for spouse ... ..               | 7  |
| "    "    "    " not ascertainable for spouse ... ..                 | 8  |
| "    "    "    " "Don't know" for subject and spouse (if any) ... .. | 9  |
| Other combination ... ..                                             | 0  |
| Not applicable - receiving quarterly payments... ..                  | X  |
| Not ascertainable - other ... ..                                     | Y  |
| N/C                                                                  | 20 |

(b) How often do you cash your pension orders? (Subject only)

|                   |    |
|-------------------|----|
| Weekly            | 1  |
| Fortnightly       | 2  |
| Monthly           | 3  |
| Other regular     | 4  |
| Irregularly       | 5  |
| Not ascertainable | 6  |
| N/C               | 21 |

42. To be asked of all subjects receiving less than the standard rate of retirement pension because contribution average was low (see item 2)

(a) I see that you did not have a full record of contributions on your pension isn't it the full rate. What caused this shortage?

|                                                   |   |             |
|---------------------------------------------------|---|-------------|
| Absence abroad                                    | 1 | Leave blank |
| Gave up work to look after sick or elderly person | 2 |             |
| Other (specify)                                   | 3 |             |
| .....                                             |   | N/C         |
| .....                                             |   | 22          |

(b) If the answer shows that the pensioner had to give up work to look after a sick or elderly person, what was the relationship of the person concerned to the pensioner?

|                                           |    |
|-------------------------------------------|----|
| Grandparent(s) ... ..                     | 1  |
| Parent(s) ... ..                          | 2  |
| Aunt/uncle ... ..                         | 3  |
| Brother/sister (including in-laws) ... .. | 4  |
| Son/daughter ... ..                       | 5  |
| Other (specify) ... ..                    | 6  |
| N/C                                       | 23 |

43. If subject is living with wife and there is no entry at item 4 to show that the wife has a retirement pension, ask whether a pension is in fact in payment (which may well be the case) and note the wife's retirement pension number here.

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|--|--|--|--|

At this stage the interviewer should thank the pensioner/couple for their help and close the interview

Page 22

48(a). Type of dwelling.

Flats for old people, even with a resident warden, should be classified as "private dwellings", not as "homes for old people".

49(a)(1). Type of accommodation.

"Flatlet" means one or at most two rooms so designated and provided with kitchen facilities. There may be a bathroom, or the bathroom may be shared.

"Part of house/flat/etc." means that the accommodation comprises more than one room but is not self-contained.

"One room" will include share of kitchen, bathroom, etc., but will exclude "flatlet".



## PART III: TO BE COMPLETED AFTER THE INTERVIEW

N/C

| Serial No. | Guid Type |
|------------|-----------|
| 1-5        | 4         |

44. From whom was the information obtained and was anyone else present apart from the subject and/or spouse.  
If "other person", specify here

No-one else present:  
Information obtained from -  
Subject only  
" and spouse  
Spouse only  
(subject present)  
Someone else present:  
Information obtained mainly from -  
Subject  
Subject and spouse  
Spouse  
Other person  
Subject not present:  
Information obtained from -  
Spouse  
Other person

Strike through number which applies

1  
2  
3  
4  
5  
6  
7  
8  
9

N/C

45. Was the informant co-operative and could he organise his thoughts in lucid speech?

Co-operative  
Unco-operative  
Indifferent

whether he could organise thoughts -

| Yes | at times | not at all |
|-----|----------|------------|
| 1   | 4        | 7          |
| 2   | 5        | 8          |
| 3   | 6        | 9          |

N/C

46. (a) Is the subject living in -

a private dwelling owned by a local authority  
a private dwelling - either ... ..  
a home for old people -  
run by a local authority ... ..  
either ... ..  
a hospital ... ..  
a nursing home ... ..  
a hotel or boarding house... ..  
other (specify).....

1  
2  
3  
4  
5  
6  
7  
8

N/C

- (b) (i) What type of accommodation is occupied by the household in which the subject lives? (Not applicable to persons in institutions)

Not applicable... ..  
house ... ..  
bungalow... ..  
maisonette (self-contained) ... ..  
flat (self-contained) ... ..  
flatlet ... ..  
part of house/flat/etc. ... ..  
one room... ..  
other (specify).....

0  
1  
2  
3  
4  
5  
6  
7  
8

N/C

- (ii) On which floor in the accommodation occupied by the subject? (Not applicable to persons in institutions or having whole houses; indicate floor nearest street level, if on more than one.)

Not applicable... ..  
Basement... ..  
Ground floor ... ..  
1st floor, no lift ... ..  
2nd floor, no lift ... ..  
3rd floor, no lift ... ..  
4th floor, no lift ... ..  
5th floor, no lift ... ..  
6th or higher floor, no lift ... ..  
Any floor from 1st upwards, with lift ...

0  
1  
2  
3  
4  
5  
6  
7  
8  
9

N/C

11

Page 51

47. Household classification.  
The term "Married Couple" means persons living as man and wife whether or not they are married.  
"Single man"/"Single woman" includes widowers/widows, divorced persons and persons permanently separated or so treated for the purpose of the interview.

48. Earners.  
Include part-time earners as well as full-time.

## 47. Household Classification

Persons not in institutions

Strike through  
number which  
applies

## Married couple

|                                                     |     |     |     |     |   |
|-----------------------------------------------------|-----|-----|-----|-----|---|
| householders, with earner(s) in household (a)       | ... | ... | ... | ... | 1 |
| " no earners, but some other person in household    | ... | ... | ... | ... | 2 |
| " living alone                                      | ... | ... | ... | ... | 3 |
| boarders (including couple living in a hotel)       | ... | ... | ... | ... | 4 |
| other non-householders, with earner(s) in household | ... | ... | ... | ... | 5 |
| " " " " " " " " " " " "                             | ... | ... | ... | ... | 6 |

## Single man or married man separated from his wife

|                                                    |     |     |     |     |    |
|----------------------------------------------------|-----|-----|-----|-----|----|
| householder, with earner(s) in household (a)       | ... | ... | ... | ... | 7  |
| " no earners, but some other person in household   | ... | ... | ... | ... | 8  |
| " living alone                                     | ... | ... | ... | ... | 9  |
| boarder (including a person living in a hotel)     | ... | ... | ... | ... | 10 |
| other non-householder, with earner(s) in household | ... | ... | ... | ... | 11 |
| " " " " " " " " " " " "                            | ... | ... | ... | ... | 12 |

## Single woman or married woman separated from her husband

|                                                    |     |     |     |     |    |
|----------------------------------------------------|-----|-----|-----|-----|----|
| householder, with earner(s) in household (a)       | ... | ... | ... | ... | 13 |
| " no earners, but some other person in household   | ... | ... | ... | ... | 14 |
| " living alone                                     | ... | ... | ... | ... | 15 |
| boarder (including a person living in a hotel)     | ... | ... | ... | ... | 16 |
| other non-householder, with earner(s) in household | ... | ... | ... | ... | 17 |
| " " " " " " " " " " " "                            | ... | ... | ... | ... | 18 |

Persons in institutions (nursing homes, homes for old people, etc.)

|                                          |     |     |     |     |    |
|------------------------------------------|-----|-----|-----|-----|----|
| Married couple (in institution together) | ... | ... | ... | ... | 19 |
| Man                                      | ... | ... | ... | ... | 20 |
| Woman                                    | ... | ... | ... | ... | 21 |

N/C

12-13

(a) NOTE Apart from subject and/or spouse if earning

48. Total number of wage earners in household, including subject, if working, but excluding boarders and sub-tenants (see Item 7)

N/C

14-15

Has anything been said to cast doubt on the classification entered at 3(1) or (2)? (Turn back to p. 2 and check this.)

No questions are to be asked specially for this purpose.



(If income below \$20 a week but assessment could not be made, complete item 8d)

28. A. Needs (Complete where income under \$20 a week)

## Answer is 4

(4) Scale Rate

See answers to Items 7(a) and (c) and also (for the special scale rate) Item 12(b).  
See also Item 31 which shows pensioners in Nursing Home, etc.

b. d.

(2) (a) Householders  
Fest or  
corresponding  
outlines

See answers to Item 28; deduct net income from sub-tenant - see Items 28(b) and (c). In addition if any member of the household is in receipt of National Assistance calculate the share of rent payable to that member of the household and deduct this share from the rent allowable in this assessment. (Enter %/A in box if not applicable.)

W/C

54

(b) Non-householders

(i) Share of  
rent  
or

See answers to Item 30 and Item 7(a)-(c).

b. d.

(11) Board and Lodging Allowance

One answer to Item 51.  
Enter balance of Board and lodging  
allowance in excess of Scale Rate

(3) Discretionary additions

Special Needs are to be ascertained from Items 13-15 and 33-34 bearing in mind any disregarded income shown at Item 405(a) or exceptionally, 403(g).

| Item | Cost  | Amount allowed |
|------|-------|----------------|
|      | p. d. | p. d.          |

[illegible]

Total amount allowed for Discretionary Additions

The interviewer should indicate briefly below the considerations borne in mind in arriving at the individual amounts added for discretionary additions or for withholding discretionary additions.

(4) TOTAL NEEDS (Sum of Items (1)-(3) above)

We



8. Income (Complete where income under £20 a week)

Where in the enquiry form actual amounts are shown in an inset and rounded figures in a machine code box, the amounts to be used for this assessment are the actual amounts. (Enter "NIL" where appropriate)

Amount

- (1) Retirement Pension See answers to items 4 and 21. Do not include the absent spouse's pension if the couple are living apart or the pension of a person permanently in hospital. Answer at 21 to be given preference if you are satisfied it is correct.

| e.    | d. |
|-------|----|
| 21-28 |    |

N/C

e. d.

- (2) Earnings See answers to item 20(b)(iv)  
 (3) Assumed contributions See answers to items 7(b) and (d) and consider this against the net rent at 48d(2)

- (4) Assumed profit from boarders, and/or excess of net sub-letting income over rent See answers to items 29(d)-(e) for boarders and 28 and 29(a)-(c) for excess of net sub-letting income over rent.

- (5) Notional Income from Capital See answers to items 25(c) and 26(c). For the purpose of this enquiry it may be assumed that no savings were held before 3rd September, 1939, unless the contrary is indicated at 25(c)(i) - e.g., Certificates of the 6th or earlier issue.

- (6) Income from Property See answer to item 26(b) but deduct from this amount the notional income relating to property which has been taken into account at paragraph (5) above, then disregard up to 15s. from the resultant answer.

- (7) Other Income See answers to item 20(a) and (b). Care should be taken to exclude income from capital resources or from earnings which have already been accounted for at paragraphs (2) and (5) above.

- (8) TOTAL INCOME Sum of entries at (1)-(7) above.

- (9) Disregarded income See answers to items 20(a) and (b). The normal rules are to be applied.

| e.    | d. |
|-------|----|
| 27-29 |    |

N/C

- (10) TOTAL AVAILABLE RESOURCES (Item (8) less item (9))

| e.    | d. |
|-------|----|
| 30-33 |    |

N/C

C. Relationship between income and needs (Complete for all cases)

|                                                                                                                                                                                                                                         | Strike through<br>FIRST<br>number<br>which applies |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| (1) Income £20 a week or more - assumed to exceed needs ... ..                                                                                                                                                                          | 1                                                  |
| (2) Available resources equal or exceed needs -                                                                                                                                                                                         |                                                    |
| (a) excess is £20. or more ... ..                                                                                                                                                                                                       | 2                                                  |
| (b) excess is less than £20. ... ..                                                                                                                                                                                                     | 3                                                  |
| (3) Needs exceed available resources -                                                                                                                                                                                                  |                                                    |
| (a) N.A. not in payment - no provisional entitlement<br>(Unprotected capital over £200) ... ..                                                                                                                                          | 4                                                  |
| (b) N.A. not in payment but there is provisional<br>entitlement:                                                                                                                                                                        |                                                    |
| (i) Subject (and/or spouse) has not disregarded<br>income which is equal to or greater than<br>the amount of provisional entitlement ... ..                                                                                             | 5                                                  |
| (ii) In the interviewing officer's opinion the<br>gap between total available resources and<br>needs has been met by -                                                                                                                  |                                                    |
| Adults (other than the spouse) in the<br>household ... ..                                                                                                                                                                               | 6                                                  |
| Help in kind from outside the household ... ..                                                                                                                                                                                          | 7                                                  |
| A combination of the above ... ..                                                                                                                                                                                                       | 8                                                  |
| (iii) None of the above codes apply but the subject<br>(and/or spouse) has readily realisable capital of -                                                                                                                              |                                                    |
| £200 or more ... ..                                                                                                                                                                                                                     | 9                                                  |
| £200 but less than £250 ... ..                                                                                                                                                                                                          | 10                                                 |
| (iv) There were some not disregarded and/or readily<br>realisable capital of less than £200 ... ..                                                                                                                                      | 11                                                 |
| (v) None of the above descriptions apply but, in the<br>opinion of the interviewing officer, the gap was in<br>part bridged by adults (other than the spouse) in the<br>household and/or help in kind from outside the household ... .. | 12                                                 |
| (vi) None of the above descriptions apply ... ..                                                                                                                                                                                        | 13                                                 |
| (c) N.A. in payment ... ..                                                                                                                                                                                                              | 14                                                 |
| (4) No assessment possible (non-response) ... ..                                                                                                                                                                                        | 15                                                 |
|                                                                                                                                                                                                                                         | N/C 16-18                                          |

|                                                                                      |                                                                                                      |    |    |       |  |
|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|----|----|-------|--|
| (5) Amount of difference between total available resources<br>and total needs ... .. | <table border="1"> <tr> <td>6.</td> <td>7.</td> </tr> <tr> <td colspan="2">19-22</td> </tr> </table> | 6. | 7. | 19-22 |  |
| 6.                                                                                   | 7.                                                                                                   |    |    |       |  |
| 19-22                                                                                |                                                                                                      |    |    |       |  |
|                                                                                      | N/C                                                                                                  |    |    |       |  |
| (6) Where relevant -                                                                 |                                                                                                      |    |    |       |  |
| Amount of N.A. in payment (see Item 81) ... ..                                       | <table border="1"> <tr> <td>8.</td> <td>9.</td> </tr> <tr> <td colspan="2">23-25</td> </tr> </table> | 8. | 9. | 23-25 |  |
| 8.                                                                                   | 9.                                                                                                   |    |    |       |  |
| 23-25                                                                                |                                                                                                      |    |    |       |  |
|                                                                                      | N/C                                                                                                  |    |    |       |  |

D. Supplementary information (Complete for all cases)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                              |    |       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----|-------|
| (1) Total assets of subject and spouse. (Look at Item 85(e):<br>if £10,000 or more, enter *0000; if £5,000 but less than<br>£10,000, enter *0000; if £2,000 but less than £5,000, enter<br>*0000; if less than £2,000, enter sum of amounts shown at<br>Items 85(c) and 85(d). If not ascertainable, enter *X* if<br>any part of this information was refused and *Y* in other cases.<br>NOTE: *Y* will be appropriate in all cases where income was<br>£20 a week or more.) | <table border="1"> <tr> <td>10</td> </tr> <tr> <td>26-28</td> </tr> </table> | 10 | 26-28 |
| 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                              |    |       |
| 26-28                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                              |    |       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | N/C                                                                          |    |       |
| (2) Is the subject (or spouse) the owner of the house they live in,<br>and is that house free of mortgage? (See Items 30 and 40)                                                                                                                                                                                                                                                                                                                                             | Strike through<br>number which<br>applies                                    |    |       |
| Yes - free of mortgage                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 1                                                                            |    |       |
| * - but subject to mortgage                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2                                                                            |    |       |
| No                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 3                                                                            |    |       |
| Not ascertainable (refused to answer)                                                                                                                                                                                                                                                                                                                                                                                                                                        | 4                                                                            |    |       |
| * (other)                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 5                                                                            |    |       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | N/C 27                                                                       |    |       |



- (3) Total weekly income, from all sources, of subject and spouse, as given at Items 30 and 31, plus assumed profit from boarders and/or excess of net sub-letting income over rent as shown at Item 49B(4).  
(if not ascertainable, enter "X" if only part of this information was refused, and "Y" in other cases; if income amounted to £20 a week or more, enter "400".

N/C

|       |    |
|-------|----|
| a.    | d. |
| 40-50 |    |

- (4) (a) Difference between figure entered at (3) and Total Needs shown at 49A(4) plus difference between "total amount allowed for discretionary additions" at 49A(5) and the total cost of the relevant items.

N/C

|       |    |
|-------|----|
| a.    | d. |
| 50-55 |    |

Strike through  
number which  
applies

|    |
|----|
| 1  |
| 2  |
| 55 |

N/C

- (b) Does this represent -

- (i) an excess of income over needs ?  
or (ii) a deficiency of income in relation to needs ?

NOTES FOR SECOND INTERVIEWER (e.g., how to find the house,  
when it would be most convenient to call, etc.)

Signature of first interviewer.....

Date.....

WHERE NO ASSESSMENT WAS POSSIBLE COMPLETE ITEM 50

Page 41



## 59. (a) (1) Subject not interviewed -

|                                                                                                                                                                                                                                                                                                                                                                  |                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| deceased ... ..                                                                                                                                                                                                                                                                                                                                                  | 0                     |
| was "in hospital/abroad/in prison ... ..                                                                                                                                                                                                                                                                                                                         | 1                     |
| too ill for interview, no substitute available ... ..                                                                                                                                                                                                                                                                                                            | 2                     |
| could not be traced ... ..                                                                                                                                                                                                                                                                                                                                       | 3                     |
| was not found in after repeated visits -<br>thought to be in but unwilling ... ..                                                                                                                                                                                                                                                                                | 4                     |
| other ... ..                                                                                                                                                                                                                                                                                                                                                     | 5                     |
| (2) Subject<br>refused to co-operate at all ... ..<br>refused to answer questions,<br>(i) including those on -<br>income, or income and assets... ..<br>assets (but gave information on income) ... ..<br>(ii) other refusal which prevented assessment... ..<br>incapable of or unable to answer the questions<br>necessary for an assessment to be made ... .. | 6<br>7<br>8<br>9<br>X |
| *Delete words which do not apply                                                                                                                                                                                                                                                                                                                                 | N/C                   |
|                                                                                                                                                                                                                                                                                                                                                                  | 56                    |

## (b) Complete where address was right but information is not available about income -

|                                                    |                           |     |
|----------------------------------------------------|---------------------------|-----|
| (1) type of accommodation gives<br>impression of - | wealth ... ..             | 1   |
|                                                    | moderate affluence ... .. | 2   |
|                                                    | adequate resources ... .. | 3   |
|                                                    | poverty ... ..            | 4   |
|                                                    | unable to state ... ..    | 5   |
|                                                    |                           | N/C |
|                                                    |                           | 57  |

(2) General condition of  
accommodation -

|                               |     |
|-------------------------------|-----|
| Well maintained ... ..        | 1   |
| In fair state of repair... .. | 2   |
| Dilapidated... ..             | 3   |
| Unable to state ... ..        | 4   |
|                               | N/C |
|                               | 58  |

## (3) What is rateable value of accommodation (enter amount) ... ..

N/C 59-61

(4) On Electoral Roll, is subject  
only person, first person, or  
second person named against  
accommodation at address given ?

|                    |     |
|--------------------|-----|
| Only person ... .. | 1   |
| First " ... ..     | 2   |
| Second " ... ..    | 3   |
| Other " ... ..     | 4   |
| No entry ... ..    | 5   |
|                    | N/C |
|                    | 62  |

## (c) Complete where subject has been seen -

|                                                   |                           |     |
|---------------------------------------------------|---------------------------|-----|
| Does subject's appearance<br>give impression of - | wealth ... ..             | 1   |
|                                                   | moderate affluence ... .. | 2   |
|                                                   | adequate resources ... .. | 3   |
|                                                   | poverty ... ..            | 4   |
|                                                   | unable to state ... ..    | 5   |
|                                                   |                           | N/C |
|                                                   |                           | 63  |

(d) NOTES BY INTERVIEWER (e.g., give reason why pensioner  
refused to co-operate either wholly or in part,  
(if possible using his exact words), and/or any  
other relevant information.)

Signature.....

Date.....

- 52(a). Changes in income, savings or rent - in last six months.  
This item refers to the pensioner's (joint) income excluding changes in that income arising from :-
- (1) Changes in the composition of the household - e.g. a son or daughter normally living with the pensioner entering or leaving the household.
  - (2) Boarders entering or leaving the house.
  - (3) Sub-tenants entering or leaving the house.

- 52(b). Amount of such changes.  
This item merely quantifies in terms of weekly income the changes shown as Item 52(a).

PART IV: QUESTIONS TO BE ASKED OF THOSE PENSIONERS WHO APPEAR TO HAVE ENTITLEMENT TO SUPPLEMENTARY PENSIONS FROM THE NATIONAL ASSISTANCE BOARD BUT SAY THEY ARE NOT RECEIVING THEM

NOTE. Before the interview the visiting officer should study carefully the information given in Parts I, II and III of the enquiry form. He should bear in mind that both the previous and his own visits are being made on behalf of the Minister and that the pensioners will generally not know that the first visiting officer was an officer of the National Assistance Board.

He should regard himself as working in close partnership with the first interviewing officer. He should explain to the pensioner that he has come for two purposes. On going through the pensioner's earlier statements, it seemed to his colleague that he might be entitled to a supplement to his pension (or ~~about~~.....) though not setting it. His colleague therefore asked him to call on the pensioner and bring him an application form which he hopes he will use. Further, the Minister is very interested in people who seem to be entitled to supplementary pensions but not getting them. Would he therefore be kind enough to answer one or two more questions the answers to which, like the others, will be treated as strictly confidential.

51. (a) Would you mind telling me whether you ever applied for a supplement to your pension in the past?

Yes - received supplementary pension  
Yes - application refused  
Yes - awaiting result  
No ... ..

Strike through number which applies

1

2

3

4

5

Where relevant -

N/C

When did you last have a supplementary pension?..... (Enter reply here)

- (b) Did you read the leaflet about supplementary pensions which was in your last pension order book?

Yes ... ..  
No ... ..

1

2

3

N/C

52. (a) Would you mind telling me whether there has been any recent change in your financial position in the last six months; for example, has the level of your income or savings varied in the last six months; or has your rent been increased? (Strike through numbers which apply.)

No change in last six months

Change in last six months -

Increase

Not more than 5 weeks ago

At least 6 weeks but not more than 6 months ago

Decrease

Not more than 6 weeks ago

At least 6 weeks but not more than 6 months ago

| Income | Savings | Rent |
|--------|---------|------|
| 0      | 0       | 0    |
| 1      | 1       | 1    |
| 2      | 2       | 2    |
| 3      | 3       | 3    |
| 4      | 4       | 4    |

- (b) If there has been a reduction in income, or an increase in rent, how much was this? (Enter weekly amount below)

a. d.

Reduction in income .....

Increase in rent .....

- (c) If there has been a reduction in savings, how much was this? .....

52(d). Other changes.

This item should be used to record both the type of any other change which has taken place and the subject's estimate of its financial effect. It should also be used to record those events specifically excluded from item 52(a) and the consequent drop in the household's income or increase in expenditure on housing.

53. Reasons for not applying for a supplement.

It is particularly important that you should not "lead" the pensioner or in any way influence his reply to questions as to his reasons for not applying for a supplement to his pension. If the pensioner answers vaguely, e.g. "I don't know", or "I didn't bother" you can probe further by saying that the Minister particularly hopes he will tell you the reason. If he then indicates that he was getting along comfortably, e.g. because helped by relatives, you can then ask "was this the reason why you didn't ask for a supplement?" On the other hand, if he indicates that he has been in difficulties, you can repeat the question "Then why didn't you apply for a supplement earlier?" and record the reply. If this is still vague you can ask one direct question "Did you know you might be able to receive a supplement to your pension?". Enter all answers as given. Continue in the space below if there isn't enough room. Where the answer is at first vague but is later amplified, be sure to write down the whole reply.

Notes by second interviewer.

In this space the second interviewer should describe the circumstances in which he found the pensioner, e.g., whether there was a lack of elementary comforts, dirt, ragged clothing, etc. or whether the pensioner seemed to be living in relatively great affluence, e.g., where living with and supported by well-to-do relatives; or in cases between these two extremes, what signs struck the interviewer most forcibly as indicating the pensioner's standard of living. The general attitude of the pensioner to his surroundings should also be indicated, e.g. alert, contented, frustrated, apathetic. The pensioner's apparent general standard of physical and mental health should also be described.

52. (d) Has any other change taken place during the last six months which affected your expenditure ? (Record any such change below)

Change in last 6 weeks

Change at least 6 weeks but not more than 6 months ago

Interviewer to record answers to the following questions, if possible in exactly the words used by the pensioner.

53. Why didn't you apply for a supplement earlier ?

(NOTE: This applies to the current period of need.)

Leave blank

N/C

65-67

54. Will you apply for a supplement now, in view of the information I have given you ?

(If "Yes" enter 1; if "No" enter 2; if "will consider", "don't know", etc., enter 3)

N/C

68

If "No" ask -

55. Would you mind telling me whether you have some special reason for not wanting to apply ?

Leave blank

N/C

69-70

NOTES BY SECOND INTERVIEWER (see opposite).

Signature of second interviewer.....

Date.....

Interviewer's number

Page 47





## APPENDIX IV

### ASSESSMENT OF PROVISIONAL ENTITLEMENT TO NATIONAL ASSISTANCE

In this report "assessment" means the calculation of the supplementary allowance which would have been payable by the National Assistance Board had the pensioner applied for it. The calculation was based on the National Assistance Act and Regulations and the Board's practice as at June 1965. Where, however, in the interviewing officer's opinion, the Board would have made a special addition for extra fuel during the winter the appropriate amount was added in the assessment.

Provisional entitlement to national assistance was calculated by adding to the appropriate scale rate(s) an allowance for rent and any necessary provision for special circumstances (the total amount is referred to as "needs") and deducting the "net available resources", i.e. the aggregate of income, including notional income, from all sources including capital, abated by such amounts as could be disregarded under the National Assistance Act or through the exercise of the Board's discretionary powers. The separate items comprising "needs" and "net available resources" may be defined more closely as follows:

#### Needs

- |                                                                                                                                                                                                                                                                                             | £ s. d. |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| (a) Scale rates:—                                                                                                                                                                                                                                                                           |         |
| (1) For a married couple                                                                                                                                                                                                                                                                    | 6 5 6   |
| (2) For a single person who is the householder, i.e. the person responsible for rent and generally recognised as the "Head of Household."                                                                                                                                                   | 3 16 0  |
| (3) For any other person aged 21 years or over                                                                                                                                                                                                                                              | 3 7 6   |
| (b) Allowance for rent:—                                                                                                                                                                                                                                                                    |         |
| (b) For a tenant or sub-tenant, net rent and rates payable calculated on a weekly basis, after deducting the net proceeds of sub-letting.                                                                                                                                                   |         |
| (2) For an owner occupier the weekly equivalent of rates, ground rent, mortgage interest (but not capital repayments) and a reasonable allowance towards expenditure on repairs and insurances.                                                                                             |         |
| (3) For a pensioner living in the household of another person a share of the rent payable, subject to a minimum of 2s. 6d. and a maximum of 15s.                                                                                                                                            |         |
| (4) The provisional entitlement of a person living as a boarder in a private household was assessed on the basis of making his income up to the amount needed to meet the charge for board and lodgings, provided it was reasonable, and to provide a margin of 25s. for personal expenses. |         |
| (c) Provision was made for a wide variety of special circumstances. Among the more common were the additional cost of following a special diet, extra fuel requirements, and the cost of laundry and domestic assistance.                                                                   |         |

**"Net available resources"**

- (a) The whole amount of national insurance pensions and benefits (except that a small part of certain widow's allowances was disregarded).
- (b) Part-time earnings: the first 30s. was disregarded, plus half the excess over 30s. up to a limit of 40s., the balance being taken fully into account. Both partners of a married couple qualified for a disregard of earnings if both were working.
- (c) (1) Disability pension, disablement benefit or pension and weekly payments under the Workmen's Compensation Act, disregarding a maximum of 30s.  
(2) Sick pay from a Friendly Society or Trade Union and the aggregate of any superannuation, subject to a disregard of the first 15s.  
(3) Miscellaneous resources, such as payments from a charity, are subject to a maximum disregard of 15s.  
Note: The total of all disregards was limited to a maximum of 30s. in addition to any disregard of earnings.
- (d) Profit from boarders. A notional amount assessed in relation to the total charge and the service provided.
- (e) Profit from subletting. The amount remaining after deducting from the proceeds (abated by the expenses incidental to the subletting) the rent payable by the main tenant.
- (f) Assumed contributions from non-dependent members of a person's household, based on the proportionate share of rent appropriate to the non-dependants(s).
- (g) Income from capital. After disregarding (i) the value of an owner-occupied house (ii) £375 of "war savings" (up to £375 each for a married couple both of whom had "war savings") and (iii) £100 of the aggregate amount of any other capital, an income of 6d. was assumed for each complete £25 of any remaining capital, so far as the aggregate amount of capital other than "war savings" did not exceed £600 (in which event there could be no entitlement to national assistance). Broadly speaking "war savings" are defined as money in Post Office or Trustee Savings Banks, National Savings Certificates and Government Stock held on the post office register and issued after 2nd September 1939, reduced by the aggregate amount of any such assets held before 3rd September 1939. In this enquiry no questions were asked about assets held prior to 3rd September 1939 and interviewing officers were directed to assume the maximum disregard of "war savings" unless there was clear evidence to the contrary.

## APPENDIX V

### OCCUPATIONAL PENSIONS

#### Memorandum by the Government Actuary's Department

1. In the course of the enquiry, two items of information about occupational pensions were collected from retirement pensioners, viz., the current weekly rate of pension and whether or not it had been increased since it was first awarded. This Appendix relates to all income-groups, whether under or over £20 a week, whereas the references in Chapter III to occupational pensions, as to all other sources of income, are to persons with incomes of under £20 a week only.

2. The other items of interest for which particulars were assembled in the enquiry, and in conjunction with which the information mentioned in paragraph 1 above could most usefully be measured, were sex, age, marital status and occupation. The marital status groups were defined in "national insurance" terms, and distinguished the following classes:

- (i) Married men
- (ii) Single men
- (iii) Spinsters with pension on own insurance
- (iv) Separated or divorced married women with pension on own insurance
- (v) Widows not in receipt of widowed mother's allowance or widow's pension immediately before receipt of retirement pension on own insurance
- (vi) Other widow retirement pensioners and widow beneficiaries
- (vii) Separated wives with pension on husband's insurance.

For category (i), the amount of occupational pension recorded included any occupational pension payable to the wife.

3. For most of the analyses shown in this Appendix, these seven classes have been combined to form three groups, viz.:

- (a) All men (classes (i) and (ii))
- (b) Women, except widows, on own insurance (classes (iii) and (iv))
- (c) Widows, etc. (classes (v), (vi) and (vii)).

The non-married men's data should give a clearer picture than those for married men because they are free of the complication of a possible wife's occupational pension; some data are also given, therefore, for the two groups of men separately. For women, in order to discuss occupational pensions most effectively, ideally the distinction should be between those with an occupational pension in respect of their own former employment on the one hand, and widows with an occupational pension by virtue of their former husband's employment on the other. Such a distinction cannot, however, be arrived at precisely by any combination of items (iii) to (vii) in paragraph 2 above. It is possible, therefore, to provide only a rough approximation to what is required. The classification into (b) and (c) was adopted as being, in all likelihood, as good as any of the other combinations available for the purposes of this Appendix, but they are different from those of the remainder of this Report, and this will explain why different groupings have been used.

4. The question asked concerning occupation was: "What sort of job did you have for most of your working life?" The answers were coded into thirty-two categories, details of which may be seen from Table G below.

5. The estimated numbers of persons in the country as a whole, represented by those for whom it was possible to make a provisional National Assistance assessment and who were in receipt of occupational pensions, are shown below. These figures represent the numbers of those who responded to the enquiry, and had such pensions, rated up to a national level by multiplying by the relevant ratios of the numbers of all retirement pensioners in the country to the numbers of all retirement pensioners selected for the sample:

|                                    |                  |
|------------------------------------|------------------|
| (i) Married Men                    | 613,400          |
| (ii) Single Men                    | 206,600          |
| (iii) Spinsters                    | 129,400          |
| (iv) Married Women (own insurance) | 3,700            |
| (v) Widows (own insurance)         | 37,600           |
| (vi) Other Widows                  | 154,500          |
| (vii) Other Married Women          | 700              |
| Total                              | <u>1,145,900</u> |

The effect of this method of rating up is that the numbers shown exclude a proportion of occupational pensioners corresponding to the non-respondents to the enquiry.

6. The total of the numbers in paragraph 5 falls far short of the total number (estimated from independent sources of information) of persons in receipt of occupational pensions in this country at the middle of 1965, viz., about 2 million. If it is assumed, however, that there was a similar proportion of occupational pensioners among those who could not be interviewed, the total of 1,145,900 would be raised to over 1.3 millions. Moreover, the figure of 2 millions includes many persons who could not be in receipt of a national insurance retirement pension, e.g., those retired prematurely on ill-health grounds and still below pensionable age; young widows; those recently retired from employments the pension schemes of which have minimum pension ages below 65 (men) and 60 (women); those occupational pensioners between the ages of 65 and 70 (men) or 60 and 65 (women) who were not entitled to retirement pension because they had stayed in the employment field; and those who were too old to be in receipt of retirement pension, because in their younger days they were in "excepted employments". It also includes the wives of respondents in cases where both the husband and the wife had occupational pensions; such wives are excluded from the figure of 1.3 millions. It is not possible to make any precise estimates of the sizes of the linking categories, but it is apparent from Inland Revenue Income Surveys that in total they are large enough to account for the difference of 0.7 millions.

7. The proportions of persons with occupational pensions to all persons in the sample were:

|                        |     |
|------------------------|-----|
| Men                    | 48% |
| Women on own insurance | 24% |
| Widows                 | 11% |

The proportion for widows includes both pensions derived from the widow's former employment and those derived from her late husband's insurance. The low percentage shows that occupational schemes have, in the past, granted relatively few pensions to widows of deceased employees. It is also apparent from the percentages that men have been better provided for than women in respect of occupational pensions.

8. Table A shows the proportions of occupational pensioners to all national insurance retirement pensioners according to age.

**TABLE A**  
Proportions of occupational pensioners to all pensioners by age-group

| Age-group      | Per cent. |                                                |        |
|----------------|-----------|------------------------------------------------|--------|
|                | Men       | Women (other than widows) on own insurance (a) | Widows |
| 60-64 .. ..    |           | 30                                             | 14     |
| 65-69 .. ..    | 58        | 24                                             | 17     |
| 70-74 .. ..    | 48        | 27                                             | 13     |
| 75-79 .. ..    | 41        | 17                                             | 8      |
| 80-84 .. ..    | 33        | 14                                             | 5      |
| 85 and over .. | 34        | 17                                             | 4      |
| Total .. ..    | 48        | 24                                             | 11     |

(a)—See paras. 2—3.

The table shows that the proportion of persons with occupational pensions declines with advancing age. Occupational pension schemes have grown in importance in recent years but have not, in general, been extended to cover those who were already over pension age when the schemes commenced. The proportion for men aged 65-69 is relatively high, even though it may be somewhat inflated by

- (a) the inclusion of some cases where the occupational pension is received by the wife, and
- (b) a tendency for those with occupational pensions to retire earlier than those without occupational pensions (such a tendency was revealed in a Report by the Ministry of Pensions & National Insurance (1954) entitled "Reasons given for retiring or continuing at work").

Nevertheless, the steady growth in occupational pension provision over the years would be expected to produce, as time passes, a corresponding growth in the proportions.

9. For men, an analysis was made to show how the proportions receiving occupational pensions varied according to the main previous occupation of the retirement pensioner. This analysis gives a general guide to the extent to which men who worked in different occupations are likely to have a pension from that employment. Nevertheless, some caution should be exercised in interpreting the results. First, the occupation groups are often broad and are also rather indefinite because the pensioner was asked to select only one occupation, in which he had spent most of his time, whereas he may have been employed in a number of different jobs during his life. Secondly, part or even all of the occupational pension the retirement pensioner receives may well have been derived from an occupation other than the one in which he spent most of his time; for example, a man may have a pension for service in the Armed Forces, but the occupation recorded for him may be the employment, perhaps non-pensionable, that he took up after leaving the Forces. For women, besides the difficulties applicable

to men, there is the additional complication that many widows receive occupational pensions based on their late husband's occupation (which was not recorded) rather than on their own. In view of this further difficulty it was felt that a table showing proportions of women receiving occupational pensions according to former occupation might well be misleading and so the analysis referred to in the previous paragraph has been limited to men.

10. Table B shows the proportions of male retirement pensioners receiving occupational pensions for each of the occupation groups:

TABLE B

Men

Proportions of occupational pensioners to all pensioners by former occupation.

|                                              |  |  |  |  |  | Per cent.  |        |
|----------------------------------------------|--|--|--|--|--|------------|--------|
| Occupation                                   |  |  |  |  |  | Non-Manual | Manual |
| <b>Public Sector</b>                         |  |  |  |  |  |            |        |
| Teaching .. .. .                             |  |  |  |  |  | 100        | —      |
| Police & Fire Services .. .. .               |  |  |  |  |  | 94         | —      |
| Other Local Authority Service .. .. .        |  |  |  |  |  | 96         | 67     |
| Civil Service .. .. .                        |  |  |  |  |  | 90         | 81     |
| Armed Forces .. .. .                         |  |  |  |  |  | 81         | 84     |
| National Health Service .. .. .              |  |  |  |  |  | 68         | 71     |
| Nationalized Industries .. .. .              |  |  |  |  |  | 88         | 70     |
|                                              |  |  |  |  |  | 90         | 72     |
| <b>All Public Sector .. .. .</b>             |  |  |  |  |  | 77         |        |
| <b>Private Sector Employment</b>             |  |  |  |  |  |            |        |
| Agriculture, Forestry, Fishing .. .. .       |  |  |  |  |  | 23         | 9      |
| Manufacturing .. .. .                        |  |  |  |  |  | 74         | 42     |
| Civil Engineering and Construction .. .. .   |  |  |  |  |  | 67         | 20     |
| Distribution .. .. .                         |  |  |  |  |  | 46         | 35     |
| Insurance, Banking, Finance .. .. .          |  |  |  |  |  | 94         | 85     |
| Professional and Scientific .. .. .          |  |  |  |  |  | 66         | —      |
| Domestic Service (private) .. .. .           |  |  |  |  |  | —          | —      |
| Other .. .. .                                |  |  |  |  |  | 35         | 29     |
|                                              |  |  |  |  |  | 60         | 31     |
| <b>All Private-Sector Employment .. .. .</b> |  |  |  |  |  | 38         |        |
| <b>Self-employed .. .. .</b>                 |  |  |  |  |  | 5          | 1      |
|                                              |  |  |  |  |  | 66         | 42     |
| <b>All occupations .. .. .</b>               |  |  |  |  |  | 48         |        |

11. Table B shows that over three in every four men pensioners formerly employed in the public sector of the economy have occupational pensions; the proportion for those in the private sector is about three in eight, or half the proportion for the public sector. Non-manual workers are more likely to be covered by occupational pension schemes than manual workers, the difference being more marked in the private sector of the economy.

12. All those retirement pensioners for whom interviews were completed were divided into five "National Assistance classes" according to their financial circumstances. The proportion in each of these classes who had occupational pensions is given in Table C below, separately for men and women.

TABLE C

Proportions of occupational pensioners to all pensioners by national assistance class

| national assistance class                                                                   | Per cent. |       |
|---------------------------------------------------------------------------------------------|-----------|-------|
|                                                                                             | Men       | Women |
| <b>No apparent entitlement to national assistance</b>                                       |           |       |
| Occupational pensioners among retirement pensioners with—                                   |           |       |
| Income over £20 a week .. .. .                                                              | 54        | 29    |
| Income under £20 a week, but resources exceed needs .. .. .                                 | 61        | 26    |
| Income under £20 a week, and needs exceed resources (unprotected capital over £600) .. .. . | 18        | 7     |
| All retirement pensioners with no apparent entitlement to national assistance .. .. .       | 57        | 24    |
| <b>Apparent entitlement to national assistance</b>                                          |           |       |
| Occupational pensioners among retirement pensioners:                                        |           |       |
| National assistance was not in payment .. .. .                                              | 33        | 9     |
| National assistance was in payment .. .. .                                                  | 23        | 6     |
| All retirement pensioners with apparent entitlement to national assistance .. .. .          | 27        | 7     |

13. Thus those who have an entitlement to national assistance are much less likely to have occupational pensions than those who are not entitled to assistance. Among all men who were interviewed, 31 per cent had an entitlement to national assistance but of those with occupational pensions who were interviewed only 17 per cent had an entitlement. The corresponding percentages for women were 55 per cent of all retirement pensioners but only 27 per cent of those with occupational pensions. Table III.12 shows that, apart from those so small as to be wholly or mainly disregarded in determining resources for national assistance purposes, occupational pensions play an important role in reducing the number of retirement pensioners who need to have their pensions supplemented by national assistance.

14. Distributions of retirement pensioners with occupational pensions according to weekly rate of occupational pensions are given in Table D, separately for men, for non-widowed women on own insurance and for widows of all types, as well as for all these classes together.

15. The average weekly rates of pension were about 75 shillings for men, 85 shillings for women on own insurance and 45 shillings for widows, or 70 shillings for all classes combined. It is estimated from other sources of information that the average amount of *all* occupational pensions in payment in 1965 may have been between 75 and 80 shillings a week. The rate in the sample was thus a little on the low side, but this is not surprising because, restricted as they were to retirement pensioners, the data excluded categories whose occupational pensions might be expected to be of above-average amount, for instance men recently

TABLE D

Distribution of pensioners with occupational pensions according to the rate of occupational pension

| Weekly rate of occupational pension | Men       | Women (other than widows) on own insurance | Widows | All persons |
|-------------------------------------|-----------|--------------------------------------------|--------|-------------|
| Shillings                           | Per cent. |                                            |        |             |
| Under 10 .. ..                      | 4         | 3                                          | 4      | 4           |
| 10 and under 20 .. ..               | 14        | 11                                         | 30     | 17          |
| 20 " " 30 .. ..                     | 17        | 10                                         | 15     | 15          |
| 30 " " 40 .. ..                     | 10        | 8                                          | 12     | 10          |
| 40 " " 60 .. ..                     | 13        | 19                                         | 13     | 14          |
| 60 " " 80 .. ..                     | 9         | 9                                          | 12     | 10          |
| 80 " " 100 .. ..                    | 8         | 7                                          | 5      | 7           |
| 100 " " 120 .. ..                   | 8         | 7                                          | 3      | 7           |
| 120 " " 140 .. ..                   | 4         | 7                                          | 2      | 4           |
| 140 " " 160 .. ..                   | 3         | 5                                          | 1      | 3           |
| 160 " " 180 .. ..                   | 2         | 5                                          | 1      | 2           |
| 180 " " 200 .. ..                   | 1         | 1                                          | 1      | 1           |
| 200 " " 250 .. ..                   | 3         | 6                                          | 1      | 3           |
| 250 " " 300 .. ..                   | 2         | 1                                          | —      | 1           |
| 300 " " 350 .. ..                   | 1         | 1                                          | —      | 1           |
| 350 " " 400 .. ..                   | —         | —                                          | —      | —           |
| 400 and over .. ..                  | 1         | —                                          | —      | 1           |
| Total .. ..                         | 100       | 100                                        | 100    | 100         |

retired at ages below 65, especially from the public services. Moreover, the data in Table D are net of income tax, whereas the amount of 75 to 80 shillings a week given above is before tax.

16. The average pension rate for women on own insurance exceeded that for men, which may at first sight seem surprising, as women's earnings are generally lower than men's. It should, however, be borne in mind that there was a greater preponderance among women pensioners than among men of former non-manual employees in the public sector, for whom pension provision was better than average. The average pension rate for widows was a mixture in unknown proportions of (a) a rate for widows who had an occupational pension in their own right – probably approximating to 80 shillings a week, and (b) a rate for widows' pensions by virtue of the husband's occupation, probably at a much lower level – one-third of the man's rate is a standard adopted in the public services.

17. The distribution of all occupational pensions by weekly amount was in reasonably close accord with estimates from independent sources and in particular with evidence, collected under the direction of Professor Townsend and Mrs. Dorothy Wedderburn, furnished to the Committee on Preservation of Pension Rights appointed by the Ministry of Labour National Joint Advisory Committee and quoted in paragraph 11 of its Report (1966). This evidence, although collected four years earlier, was not restricted to retirement pensioners, and differences arising from the disparity in time and coverage would be expected to tend to neutralise one another.



18. The distributions of pensions by size for different age-groups are indicated (in broader aggregates) in Table E.

**TABLE E**  
Distribution of pensioners with occupational pensions by  
age and rate of occupational pension

Per cent.

| Category<br>and age-group                                 | Rate of occupational pension per week |               |               |           |       |
|-----------------------------------------------------------|---------------------------------------|---------------|---------------|-----------|-------|
|                                                           | Under £1                              | £1 & under £2 | £2 & under £4 | £4 & over | Total |
| <b>Men</b>                                                |                                       |               |               |           |       |
| 65-69                                                     | 16                                    | 28            | 19            | 37        | 100   |
| 70-74                                                     | 19                                    | 25            | 25            | 31        | 100   |
| 75-79                                                     | 16                                    | 25            | 26            | 33        | 100   |
| 80-84                                                     | 29                                    | 28            | 25            | 18        | 100   |
| 85 and over                                               | 35                                    | 22            | 25            | 18        | 100   |
| <b>Women (other than<br/>widows) on own<br/>insurance</b> |                                       |               |               |           |       |
| 60-64                                                     | 13                                    | 22            | 21            | 44        | 100   |
| 65-69                                                     | 8                                     | 20            | 27            | 45        | 100   |
| 70-74                                                     | 16                                    | 13            | 36            | 35        | 100   |
| 75-79                                                     | 13                                    | 16            | 26            | 45        | 100   |
| 80-84                                                     | 38                                    | 14            | 34            | 14        | 100   |
| 85 and over                                               | 30                                    | 22            | 41            | 7         | 100   |
| <b>Widows</b>                                             |                                       |               |               |           |       |
| 60-64                                                     | 41                                    | 24            | 24            | 11        | 100   |
| 65-69                                                     | 33                                    | 28            | 26            | 13        | 100   |
| 70-74                                                     | 32                                    | 25            | 28            | 15        | 100   |
| 75-79                                                     | 37                                    | 30            | 21            | 12        | 100   |
| 80-84                                                     | 24                                    | 33            | 19            | 24        | 100   |
| 85 and over                                               | 31                                    | 38            | 18            | 13        | 100   |

As the age advances, the proportion of large occupational pensions tends to fall and the proportions of small pensions to rise for men and for women on own insurance. There is, however, no clear trend for widows, whose occupational pensions are a mixture, in varying proportions, of pensions derived from their own and from their husbands' employment.

**Table F**  
Average occupational pension rate, by age

Shillings per week

| Age<br>group | Married<br>men | Single<br>men | Women<br>(never<br>married)<br>on own<br>insurance | Widows<br>on own<br>insurance | Other<br>widows |
|--------------|----------------|---------------|----------------------------------------------------|-------------------------------|-----------------|
| 60-64        |                |               | 92                                                 | 58                            | 38              |
| 65-69        | 86             | 73            | 93                                                 | 55                            | 48              |
| 70-74        | 70             | 76            | 74                                                 | 47                            | 45              |
| 75-79        | 83             | 58            | 80                                                 | 52                            | 37              |
| 80-84        | 55             | 48            | 48                                                 | 30                            | 53              |
| 85 and over  | 50             | 44            | 45                                                 | 29                            | 45              |

19. These tendencies are further illustrated in Table F which gives the average pension rate for each age-group for five of the seven classes of person between which distinctions of sex and marital status have been drawn in the inquiry. The data for separated and divorced married women on their own insurance, and for separated married women on their husband's insurance, are too scanty to be worth including in the table. It will be observed that the occupational pension rate is generally lower for single men than for married men. This could well be due in part to the older average age of the unmarried within each age-group (consisting as they do mainly of widowers) but may also be attributable to the fact that, in a proportion of cases, the married man's rate includes his wife's occupational pension.

20. The average rates of occupational pension for selected previous occupations are given in round figures in Table G below for men and for women (except widows) on own insurance. Such an analysis for widows would be meaningless as the pension is frequently derived from the husband's occupation, and even for men and for women other than widows the considerations mentioned in paragraph 9 above must be remembered. Where no figures appear in the Table for a particular group this means that data for that group were scanty or absent.

**TABLE G**  
Average rates of occupational pension by  
former occupation

Shillings per week

| Occupation                           | Men        |        | Women (except widows) |        |
|--------------------------------------|------------|--------|-----------------------|--------|
|                                      | Non-Manual | Manual | Non-Manual            | Manual |
| <b>Public Sector</b>                 |            |        |                       |        |
| Teaching                             | 205        | —      | 155                   | —      |
| Police and Fire Services             | 130        | —      | —                     | —      |
| Other Local Authority Service        | 125        | 65     | 120                   | —      |
| Civil Service                        | 145        | 80     | 135                   | —      |
| Armed Forces                         | 260        | 80     | —                     | —      |
| National Health Service              | 130        | 70     | 80                    | 45     |
| Nationalized Industries              | 105        | 35     | 95                    | —      |
| <b>All Public Sector</b>             | 140        | 45     | 130                   | 40     |
|                                      | 80         |        | 115                   |        |
| <b>Private Sector Employment</b>     |            |        |                       |        |
| Agriculture, Forestry, Fishing       | —          | 40     | —                     | —      |
| Manufacturing                        | 120        | 40     | 55                    | 25     |
| Civil Engineering and Construction   | 70         | 40     | —                     | —      |
| Distribution                         | 70         | 55     | 60                    | —      |
| Insurance, Banking, Finance          | 220        | 85     | 100                   | —      |
| Professional and Scientific          | 135        | —      | 110                   | —      |
| Domestic Service (private)           | —          | —      | —                     | 45     |
| Other                                | 110        | 45     | 55                    | —      |
| <b>All Private Sector Employment</b> | 125        | 40     | 70                    | 30     |
|                                      | 70         |        | 55                    |        |
| <b>Self-employed</b>                 | 170        | —      | —                     | —      |
| <b>All occupations</b>               | 135        | 45     | 105                   | 35     |
|                                      | 75         |        | 85                    |        |

21. It must be remembered that, because the numbers of persons in many of the occupation groups are small, the average pension rates exhibit random variations, and for this and other reasons they do not always accord closely with what is known from more complete sources concerning some of the occupation groups. Thus, for instance, the average occupational pensions shown in Table G as being payable to police officers, firemen and male local government employees appear rather too low while those for male non-manual civil servants and officers in the armed forces are on the high side. The data for women, being based on still smaller numbers, are even less to be relied upon as an exact indication of the average occupational pensions in payment in 1965.

22. An analysis of the progression of average occupational pensions (according to broad groups of occupations) as the age advances shows the same general fall as that described in paragraphs 18 and 19 above, with a slower fall for the public sector than the private sector. This is probably associated with the longer history of pensions in the public sector than in the private.

23. Table H shows the average amounts of occupational pension recorded for each of the national assistance classes. While of much interest from the point of view of the income of pensioners generally, and in connexion with the assessment of national assistance payments, these figures have no special meaning from an occupational pension aspect, as the subdivision merely produces results of a kind that would be expected.

**TABLE H**  
Average amounts of occupational pension for different national assistance "classes"

|                                                                                  | Shillings per week |                                            |        |
|----------------------------------------------------------------------------------|--------------------|--------------------------------------------|--------|
|                                                                                  | Men                | Women (other than widows) on own insurance | Widows |
| <b>No apparent entitlement to national assistance</b>                            |                    |                                            |        |
| (a) Income over £20 .. .. .                                                      | 270                | 210                                        | 145    |
| (b) Income under £20, but resources exceed needs .. .. .                         | 70                 | 90                                         | 55     |
| (c) Income under £20, and needs exceed resources (unprotected capital over £600) | 30                 | 20                                         | 35     |
| <b>Apparent entitlement to national assistance</b>                               |                    |                                            |        |
| (d) National assistance not in payment .. .. .                                   | 25                 | 20                                         | 25     |
| (e) National assistance in payment .. .. .                                       | 20                 | 20                                         | 20     |

24. Those in the sample who were in receipt of occupational pensions were asked to state whether or not their pensions had been increased since first awarded, and a definite "yes" or "no" was obtained in a high proportion of cases. The unascertainable group represented only about 2½ per cent. It is therefore possible to compare the proportions of ascertained "yes" and "no" answers for different groups of persons with confidence. Some results classified by sex and age are given in Table I. The proportions increase with advancing age, at least up to age 80 for men and 75 for women. This seems reasonable, for pensions do not normally need increasing immediately after award, and the longer the pension has been in payment the more likely it is to have needed augmentation. Above these ages the proportions tend to decline a little, except for widows;

this may perhaps be attributable either to lapse of memory or to the existence of a group of *ex gratia* pensioners, dating from the days before pension schemes began, who have not been quite so well treated in this respect as later pensioners.

TABLE I  
Proportion of occupational pensions increased since award, by age

| Age-group      | Per cent. |                                            |        |
|----------------|-----------|--------------------------------------------|--------|
|                | Men       | Women (other than widows) on own insurance | Widows |
| 60-64 .. ..    |           | 23                                         | 35     |
| 65-69 .. ..    | 26        | 42                                         | 42     |
| 70-74 .. ..    | 40        | 67                                         | 52     |
| 75-79 .. ..    | 54        | 57                                         | 42     |
| 80-84 .. ..    | 45        | 45                                         | 53     |
| 85 and over .. | 45        | 64                                         | 60     |
| All ages ..    | 37        | 44                                         | 44     |

25. Although the proportion increased seems at first sight to be higher for women on own insurance than for men, it needs to be remembered that comparison should probably be made, not between the sexes in the same age-group but between men in one quinary group and women in the next younger one, as women tend to retire a few years earlier in life than men. On this basis the differences are narrowed, but there is a residue. The reason for this residue is probably the same as that given in paragraph 16 above for the excess of size of women's pensions over men's. The proportions for widows are much the same as for other women but there is rather less of an age-gradient - which is reasonable, remembering that for pensions dependent on husbands' occupations the dates of widowhood will be spread throughout the age-range.

26. The proportions of increased pensions to all pensions for different occupation groups are set out, for men and for women (except widows) on own insurance, in Table J.

27. All public sector employees, except those from the nationalised industries, are covered by the Pensions (Increase) Acts and a high proportion have therefore had their pensions increased. The proportions are particularly high for police, firemen and the Armed Forces, probably because of their early retirement ages. In private industry and in the nationalized industries the proportions increased are lower, except in the insurance, banking and finance group which appears to resemble the public services in this respect. Both in the public services and in private industry pensions increases apply almost equally to non-manuals and manuals, but increases appear to be more common for non-manuals in the nationalized industries and in distribution they are more common for manuals.

28. An analysis of the proportion of pensions increased since award for different weekly rates of pension shows that the proportion increases steadily as the size-group grows up to about £3 a week. A set of similar analyses for separate age-groups indicate a steady rise for men up to £5 a week. The later part of this

rise is masked, when the age-groups are combined, because of the tendency for the higher pensions to be paid to persons of younger age and for smaller pensions to be at the older ages - see Table E above.

TABLE J

Proportions of occupational pensions increased since award, by former occupation  
Per cent.

| Occupation                         | Men        |        | Women (except Widows) |        |
|------------------------------------|------------|--------|-----------------------|--------|
|                                    | Non-Manual | Manual | Non-Manual            | Manual |
| <b>Public Sector</b>               |            |        |                       |        |
| Teaching .. .. .                   | 91         | —      | 65                    | —      |
| Police and Fire Services .. ..     | 96         | —      | —                     | —      |
| Other Local Authority Service ..   | 56         | 58     | 76                    | —      |
| Civil Service .. .. .              | 71         | 75     | 69                    | —      |
| Armed Forces .. .. .               | 100        | 99     | —                     | —      |
| National Health Service .. ..      | 49         | 41     | 62                    | 64     |
| Nationalized Industries .. ..      | 48         | 17     | 61                    | —      |
| All Public Sector .. ..            | 65         | 35     | 67                    | 57     |
|                                    | 45         |        | 65                    |        |
| <b>Private Sector Employment</b>   |            |        |                       |        |
| Agriculture, Forestry, Fishing ..  | —          | 41     | —                     | —      |
| Manufacturing .. .. .              | 28         | 19     | 20                    | 17     |
| Civil Engineering and Construction | 20         | 27     | —                     | —      |
| Distribution .. .. .               | 12         | 29     | 18                    | —      |
| Insurance, Banking, Finance ..     | 67         | 65     | 67                    | —      |
| Professional and Scientific .. ..  | 43         | —      | 30                    | —      |
| Domestic Service (private) .. ..   | —          | —      | 16                    | 0      |
| Other .. .. .                      | 31         | 31     | 16                    | —      |
| All Private Employers .. ..        | 34         | 24     | 25                    | 22     |
|                                    | 28         |        | 24                    |        |
| <b>Self-employed .. .. .</b>       | 20         | —      | —                     | —      |
| <b>All occupations .. .. .</b>     | 50         | 30     | 50                    | 31     |
|                                    | 37         |        | 44                    |        |

29. The reason why larger pensions are more likely to be increased than smaller ones is probably that occupations in which the pension provision is on a more generous scale are also those in which a more liberal attitude towards pension increase is taken by employers. It may also be because there are only a few pensions in payment in many of the more recently-instituted schemes; these pensions would be expected to be small because of short service, and pensions increase would be less likely to have been granted because a demand for it had not yet become strong.

## Distribution of pensioner respondents in

|                        | Numbers represented by respondents in sample— |                                                   |                                     | Numbers and        |         |         |
|------------------------|-----------------------------------------------|---------------------------------------------------|-------------------------------------|--------------------|---------|---------|
|                        | All                                           | Those for whom this information was not available | Those who gave relevant information | £1 but under £2    | £2 < £3 | £3 < £4 |
|                        | Number (Thousands)                            |                                                   |                                     | Number (Thousands) |         |         |
| <b>MARRIED COUPLES</b> |                                               |                                                   |                                     |                    |         |         |
| All ages.. ..          | 1,193.2                                       | 4.6                                               | 1,188.6                             |                    |         |         |
| 65-69 .. ..            | 472.2                                         | 1.2                                               | 471.0                               |                    |         |         |
| 70-74 .. ..            | 406.8                                         | 1.8                                               | 405.0                               |                    |         |         |
| 75-79 .. ..            | 219.2                                         | 1.2                                               | 218.0                               |                    |         |         |
| 80-84 .. ..            | 77.4                                          | 0.4                                               | 77.0                                |                    |         |         |
| 85 and over ..         | 17.6                                          |                                                   | 17.6                                |                    |         |         |
|                        |                                               |                                                   |                                     | <i>Per cent.</i>   |         |         |
| All ages.. ..          |                                               |                                                   | 100                                 |                    |         |         |
| 65-69 .. ..            |                                               |                                                   | 100                                 |                    |         |         |
| 70-74 .. ..            |                                               |                                                   | 100                                 |                    |         |         |
| 75-79 .. ..            |                                               |                                                   | 100                                 |                    |         |         |
| 80-84 .. ..            |                                               |                                                   | 100                                 |                    |         |         |
| 85 and over ..         |                                               |                                                   | 100                                 |                    |         |         |
|                        |                                               |                                                   |                                     | Number (Thousands) |         |         |
| <b>SINGLE MEN</b>      |                                               |                                                   |                                     |                    |         |         |
| All ages.. ..          | 515.4                                         | 3.9                                               | 511.5                               |                    |         | 2.2     |
| 65-69 .. ..            | 115.8                                         | 0.6                                               | 115.2                               |                    |         | 1.2     |
| 70-74 .. ..            | 147.6                                         | 1.2                                               | 146.4                               |                    |         | 0.6     |
| 75-79 .. ..            | 126.0                                         | 1.2                                               | 124.8                               |                    |         | 0.4     |
| 80-84 .. ..            | 83.0                                          | 0.6                                               | 82.4                                |                    |         |         |
| 85 and over ..         | 43.0                                          | 0.3                                               | 42.7                                |                    |         |         |
|                        |                                               |                                                   |                                     | <i>Per cent.</i>   |         |         |
| All ages.. ..          |                                               |                                                   | 100                                 |                    |         | 0.4     |
| 65-69 .. ..            |                                               |                                                   | 100                                 |                    |         | 1.0     |
| 70-74 .. ..            |                                               |                                                   | 100                                 |                    |         | 0.4     |
| 75-79 .. ..            |                                               |                                                   | 100                                 |                    |         | 0.3     |
| 80-84 .. ..            |                                               |                                                   | 100                                 |                    |         |         |
| 85 and over ..         |                                               |                                                   | 100                                 |                    |         |         |
|                        |                                               |                                                   |                                     | Number (Thousands) |         |         |
| <b>SINGLE WOMEN</b>    |                                               |                                                   |                                     |                    |         |         |
| All ages.. ..          | 2,242.5                                       | 11.3                                              | 2,231.2                             | 2.4                | 3.7     | 15.3    |
| 60-64 .. ..            | 402.2                                         | 1.2                                               | 401.0                               |                    | 2.4     | 6.0     |
| 65-69 .. ..            | 525.4                                         | 3.6                                               | 521.8                               | 1.2                | 0.7     | 3.0     |
| 70-74 .. ..            | 511.4                                         | 3.6                                               | 507.8                               | 1.2                | 0.6     | 5.4     |
| 75-79 .. ..            | 420.1                                         | 0.6                                               | 419.5                               |                    |         | 0.7     |
| 80-84 .. ..            | 255.8                                         | 1.2                                               | 254.6                               |                    |         | 0.2     |
| 85 and over ..         | 127.6                                         | 1.1                                               | 126.5                               |                    |         |         |
|                        |                                               |                                                   |                                     | <i>Per cent.</i>   |         |         |
| All ages.. ..          |                                               |                                                   | 100                                 | 0.1                | 0.2     | 0.7     |
| 60-64 .. ..            |                                               |                                                   | 100                                 |                    | 0.6     | 1.5     |
| 65-69 .. ..            |                                               |                                                   | 100                                 | 0.2                | 0.1     | 0.6     |
| 70-74 .. ..            |                                               |                                                   | 100                                 | 0.2                | 0.1     | 1.1     |
| 75-79 .. ..            |                                               |                                                   | 100                                 |                    |         | 0.2     |
| 80-84 .. ..            |                                               |                                                   | 100                                 |                    |         | 0.1     |
| 85 and over ..         |                                               |                                                   | 100                                 |                    |         |         |

(a) A few pensioners were treated at interview as having less than £20 a week,

## different age groups by amount of total income

proportions represented by respondents with total weekly income of—

| £4<br><<br>£5      | £5<br><<br>£6 | £6<br><<br>£7 | £7<br><<br>£8 | £8<br><<br>£9 | £9<br><<br>£10 | £10<br><<br>£12 10s. | £12 10s.<br><<br>£15 | £15<br><<br>£17 10s. | £17 10s.<br><<br>£20 | £20<br>and<br>over<br>(a) |
|--------------------|---------------|---------------|---------------|---------------|----------------|----------------------|----------------------|----------------------|----------------------|---------------------------|
| Number (Thousands) |               |               |               |               |                |                      |                      |                      |                      |                           |
| 1.6                |               | 50.9          | 171.9         | 211.0         | 136.6          | 269.9                | 140.5                | 71.4                 | 46.0                 | 88.8                      |
| 1.2                |               | 18.6          | 48.0          | 75.6          | 43.2           | 121.8                | 68.4                 | 34.2                 | 22.2                 | 37.8                      |
|                    |               | 13.2          | 58.8          | 68.4          | 54.6           | 96.0                 | 43.2                 | 22.2                 | 16.8                 | 31.8                      |
| 0.4                |               | 8.8           | 40.8          | 45.2          | 25.2           | 40.0                 | 22.8                 | 12.8                 | 6.0                  | 16.0                      |
|                    |               | 7.6           | 20.0          | 17.0          | 11.0           | 10.0                 | 5.4                  | 2.0                  | 1.0                  | 3.0                       |
|                    |               | 2.7           | 4.3           | 4.8           | 2.6            | 2.1                  | 0.7                  | 0.2                  |                      | 0.2                       |
| Per cent.          |               |               |               |               |                |                      |                      |                      |                      |                           |
| 0.1                |               | 4.3           | 14.5          | 17.8          | 11.5           | 22.7                 | 11.8                 | 6.0                  | 3.9                  | 7.5                       |
| 0.3                |               | 3.9           | 10.2          | 16.1          | 9.2            | 25.9                 | 14.5                 | 7.3                  | 4.7                  | 8.0                       |
|                    |               | 3.3           | 14.5          | 16.9          | 13.5           | 23.7                 | 10.7                 | 5.5                  | 4.1                  | 7.9                       |
| 0.2                |               | 4.0           | 18.7          | 20.7          | 11.6           | 18.3                 | 10.5                 | 5.9                  | 2.8                  | 7.3                       |
|                    |               | 9.9           | 26.0          | 22.1          | 14.3           | 13.0                 | 7.0                  | 2.6                  | 1.3                  | 3.9                       |
|                    |               | 15.3          | 24.4          | 27.3          | 14.8           | 11.9                 | 4.0                  | 1.1                  |                      | 1.1                       |
| Number (Thousands) |               |               |               |               |                |                      |                      |                      |                      |                           |
| 160.6              | 114.0         | 64.4          | 45.4          | 35.1          | 21.0           | 30.7                 | 10.6                 | 9.2                  | 4.2                  | 14.1                      |
| 26.4               | 27.6          | 14.4          | 10.8          | 7.8           | 7.8            | 9.6                  | 2.4                  | 3.0                  | 0.6                  | 3.6                       |
| 34.2               | 31.2          | 18.0          | 13.2          | 15.0          | 6.0            | 12.6                 | 4.8                  | 4.2                  | 2.4                  | 4.2                       |
| 39.2               | 26.0          | 19.6          | 13.2          | 7.2           | 3.6            | 6.4                  | 2.0                  | 1.6                  | 0.8                  | 4.8                       |
| 37.6               | 20.0          | 7.8           | 5.8           | 3.8           | 3.0            | 1.6                  | 1.0                  | 0.4                  | 0.2                  | 1.2                       |
| 23.2               | 9.2           | 4.6           | 2.4           | 1.3           | 0.6            | 0.5                  | 0.4                  |                      | 0.2                  | 0.3                       |
| Per cent.          |               |               |               |               |                |                      |                      |                      |                      |                           |
| 31.4               | 22.3          | 12.6          | 8.9           | 6.9           | 4.1            | 6.0                  | 2.1                  | 1.8                  | 0.8                  | 2.8                       |
| 22.9               | 24.0          | 12.5          | 9.4           | 6.8           | 6.8            | 8.3                  | 2.1                  | 2.6                  | 0.5                  | 3.1                       |
| 23.4               | 21.3          | 12.3          | 9.0           | 10.2          | 4.1            | 8.6                  | 3.3                  | 2.9                  | 1.6                  | 2.9                       |
| 31.4               | 20.8          | 15.7          | 10.6          | 5.8           | 2.9            | 5.1                  | 1.6                  | 1.3                  | 0.6                  | 3.8                       |
| 45.6               | 24.3          | 9.5           | 7.0           | 4.6           | 3.6            | 1.9                  | 1.2                  | 0.5                  | 0.2                  | 1.5                       |
| 54.3               | 21.5          | 10.8          | 5.6           | 3.0           | 1.4            | 1.2                  | 0.9                  |                      | 0.5                  | 0.7                       |
| Number (Thousands) |               |               |               |               |                |                      |                      |                      |                      |                           |
| 939.2              | 542.6         | 229.4         | 140.9         | 104.5         | 65.5           | 89.5                 | 34.0                 | 21.9                 | 12.0                 | 30.3                      |
| 105.0              | 76.4          | 42.0          | 42.6          | 44.4          | 21.6           | 27.0                 | 12.0                 | 9.0                  | 4.2                  | 8.4                       |
| 168.1              | 138.0         | 63.0          | 36.8          | 28.8          | 19.2           | 28.2                 | 11.4                 | 7.8                  | 4.2                  | 11.4                      |
| 216.2              | 129.0         | 47.4          | 34.8          | 16.2          | 15.0           | 24.0                 | 6.6                  | 2.4                  | 1.8                  | 7.2                       |
| 227.2              | 105.2         | 37.8          | 15.2          | 10.0          | 6.6            | 7.0                  | 3.4                  | 2.4                  | 1.6                  | 2.4                       |
| 142.4              | 67.6          | 28.6          | 7.2           | 3.2           | 2.2            | 2.2                  | 0.4                  |                      |                      | 0.6                       |
| 80.3               | 26.4          | 10.6          | 4.3           | 1.9           | 0.9            | 1.1                  | 0.2                  | 0.3                  | 0.2                  | 0.3                       |
| Per cent.          |               |               |               |               |                |                      |                      |                      |                      |                           |
| 42.1               | 24.3          | 10.3          | 6.3           | 4.7           | 2.9            | 4.0                  | 1.5                  | 1.0                  | 0.5                  | 1.4                       |
| 26.2               | 19.1          | 10.5          | 10.6          | 11.1          | 5.4            | 6.7                  | 3.0                  | 2.2                  | 1.0                  | 2.1                       |
| 32.2               | 26.4          | 12.1          | 7.1           | 5.5           | 3.7            | 5.4                  | 2.2                  | 1.5                  | 0.8                  | 2.2                       |
| 42.6               | 25.4          | 9.3           | 6.9           | 3.2           | 3.0            | 4.7                  | 1.3                  | 0.5                  | 0.4                  | 1.4                       |
| 54.2               | 25.1          | 9.0           | 3.6           | 2.4           | 1.6            | 1.7                  | 0.8                  | 0.6                  | 0.4                  | 0.6                       |
| 55.9               | 26.6          | 11.2          | 2.8           | 1.3           | 0.9            | 0.9                  | 0.2                  |                      |                      | 0.2                       |
| 63.5               | 20.9          | 8.4           | 3.4           | 1.5           | 0.7            | 0.9                  | 0.2                  | 0.2                  | 0.2                  | 0.2                       |

but were later found to have more. These are included in this column.

## Distribution of pensioner respondents in

|                                                     | Numbers represented by respondents in sample— |                                                   |                                     | Numbers      |         |
|-----------------------------------------------------|-----------------------------------------------|---------------------------------------------------|-------------------------------------|--------------|---------|
|                                                     | All                                           | Those for whom this information was not available | Those who gave relevant information | Less than £4 | £4 < £5 |
|                                                     | Number (Thousands)                            |                                                   | Number (Thousands)                  |              |         |
| <b>MARRIED COUPLES</b>                              |                                               |                                                   |                                     |              |         |
| <i>All married couples</i>                          | 1,193.2                                       | 4.6                                               | 1,188.6                             |              | 1.6     |
| <i>Householders</i>                                 | 1,164.0                                       | 4.6                                               | 1,159.4                             |              | 1.2     |
| With earner(s) in household (a)                     | 211.2                                         | 0.4                                               | 210.8                               |              |         |
| With no earners, but some other person in household | 52.4                                          | 0.6                                               | 51.8                                |              |         |
| Living alone                                        | 900.4                                         | 3.6                                               | 896.8                               |              | 1.2     |
| <i>Non-householders (b)</i>                         | 28.2                                          |                                                   | 28.2                                |              | 0.4     |
| Boarders                                            |                                               |                                                   |                                     |              |         |
| Other non-householders:                             |                                               |                                                   |                                     |              |         |
| With earner(s) in household                         | 25.4                                          |                                                   | 25.4                                |              | 0.4     |
| With no earners in household                        | 2.8                                           |                                                   | 2.8                                 |              |         |
| In institutions (together)                          | 1.0                                           |                                                   | 1.0                                 |              |         |
|                                                     |                                               |                                                   | <i>Per cent.</i>                    |              |         |
| <i>All married couples</i>                          |                                               |                                                   | 100                                 |              | 0.1     |
| <i>Householders</i>                                 |                                               |                                                   | 100                                 |              | 0.1     |
| With earner(s) in household (a)                     |                                               |                                                   | 100                                 |              |         |
| With no earners, but some other person in household |                                               |                                                   | 100                                 |              |         |
| Living alone                                        |                                               |                                                   | 100                                 |              | 0.1     |
| <i>Non-householders (b)</i>                         |                                               |                                                   | 100                                 |              | 1.4     |
|                                                     |                                               |                                                   | Number (Thousands)                  |              |         |
| <b>SINGLE MEN</b>                                   |                                               |                                                   |                                     |              |         |
| <i>All single men</i>                               | 515.4                                         | 3.9                                               | 511.5                               | 2.2          | 160.6   |
| <i>Householders</i>                                 | 337.1                                         | 3.3                                               | 333.8                               | 1.0          | 80.0    |
| With earner(s) in household (a)                     | 82.9                                          | 0.7                                               | 82.2                                |              | 26.0    |
| With no earners, but some other person in household | 37.9                                          | 0.4                                               | 37.5                                | 1.0          | 7.8     |
| Living alone                                        | 216.3                                         | 2.2                                               | 214.1                               |              | 46.2    |
| <i>Non-householders (b)</i>                         | 147.4                                         | 0.5                                               | 146.9                               | 0.6          | 59.7    |
| Boarders                                            | 30.8                                          | 0.1                                               | 30.7                                |              | 10.1    |
| Other non-householders:                             |                                               |                                                   |                                     |              |         |
| With earner(s) in household                         | 93.7                                          | —                                                 | 93.7                                | 0.6          | 43.6    |
| With no earners in household                        | 22.9                                          | 0.4                                               | 22.5                                |              | 6.0     |
| In institutions                                     | 30.9                                          | 0.1                                               | 30.8                                | 0.6          | 20.9    |
|                                                     |                                               |                                                   | <i>Per cent.</i>                    |              |         |
| <i>All single men</i>                               |                                               |                                                   | 100                                 | 0.4          | 31.4    |
| <i>Householders</i>                                 |                                               |                                                   | 100                                 | 0.3          | 24.0    |
| With earner(s) in household (a)                     |                                               |                                                   | 100                                 |              | 31.6    |
| With no earners but some other person in household  |                                               |                                                   | 100                                 | 2.7          | 20.8    |
| Living alone                                        |                                               |                                                   | 100                                 |              | 21.6    |
| <i>Non-householders (b)</i>                         |                                               |                                                   | 100                                 | 0.4          | 40.6    |



## different types of household by amount of total income

and proportions represented by respondents with total weekly income of:—

| £5<br><<br>£6      | £6<br><<br>£7 | £7<br><<br>£8 | £8<br><<br>£9 | £9<br><<br>£10 | £10<br><<br>£12 10s. | £12 10s.<br><<br>£15 | £15<br><<br>£17 10s. | £17 10s.<br><<br>£20 | £20<br>and<br>over<br>(c) |
|--------------------|---------------|---------------|---------------|----------------|----------------------|----------------------|----------------------|----------------------|---------------------------|
| Number (Thousands) |               |               |               |                |                      |                      |                      |                      |                           |
| 50.9               | 171.9         | 211.0         | 136.6         | 269.9          | 140.5                | 71.4                 | 46.0                 | 88.8                 |                           |
| 46.0               | 165.6         | 206.0         | 133.5         | 264.4          | 138.5                | 70.8                 | 45.6                 | 87.8                 |                           |
| 8.9                | 34.5          | 30.6          | 24.9          | 47.2           | 27.2                 | 13.2                 | 10.4                 | 13.9                 |                           |
| 4.2                | 6.7           | 6.9           | 5.8           | 11.7           | 5.5                  | 4.4                  | 1.6                  | 5.0                  |                           |
| 32.9               | 124.4         | 168.5         | 102.8         | 205.5          | 105.8                | 53.2                 | 33.6                 | 68.9                 |                           |
| 4.9                | 6.3           | 4.1           | 3.1           | 5.4            | 2.0                  | 0.6                  | 0.4                  | 1.0                  |                           |
| 4.6                | 5.6           | 4.1           | 3.1           | 4.2            | 1.4                  | 0.6                  | 0.4                  | 1.0                  |                           |
| 0.3                | 0.7           | 0.9           |               | 1.2            | 0.6                  |                      |                      |                      |                           |
|                    |               |               |               | 0.1            |                      |                      |                      |                      |                           |
| Per cent.          |               |               |               |                |                      |                      |                      |                      |                           |
| 4.3                | 14.5          | 17.8          | 11.5          | 22.7           | 11.8                 | 6.0                  | 3.9                  | 7.5                  |                           |
| 4.0                | 14.3          | 17.8          | 11.5          | 22.8           | 11.9                 | 6.1                  | 3.9                  | 7.6                  |                           |
| 4.2                | 16.4          | 14.5          | 11.8          | 22.4           | 12.9                 | 6.3                  | 4.9                  | 6.6                  |                           |
| 8.1                | 12.9          | 13.3          | 11.2          | 22.6           | 10.6                 | 8.5                  | 3.1                  | 9.7                  |                           |
| 3.7                | 13.9          | 18.8          | 11.5          | 22.9           | 11.8                 | 5.9                  | 3.7                  | 7.7                  |                           |
| 17.4               | 22.3          | 14.5          | 11.0          | 19.1           | 7.1                  | 2.1                  | 1.4                  | 3.5                  |                           |
| Number (Thousands) |               |               |               |                |                      |                      |                      |                      |                           |
| 114.0              | 64.4          | 45.4          | 35.1          | 21.0           | 30.7                 | 10.6                 | 9.2                  | 4.2                  | 14.1                      |
| 79.6               | 50.8          | 28.7          | 25.4          | 13.4           | 24.4                 | 7.4                  | 6.2                  | 4.1                  | 12.8                      |
| 15.6               | 11.6          | 7.2           | 7.8           | 2.9            | 4.5                  | 0.3                  | 2.0                  | 0.2                  | 4.1                       |
| 8.0                | 6.1           | 4.0           | 1.2           | 0.5            | 1.9                  | 0.8                  | 1.6                  | 0.4                  | 4.2                       |
| 56.0               | 33.1          | 17.5          | 16.4          | 10.0           | 18.0                 | 6.3                  | 2.6                  | 3.5                  | 4.5                       |
| 29.8               | 12.4          | 15.4          | 9.7           | 7.0            | 5.8                  | 3.2                  | 2.0                  |                      | 1.3                       |
| 6.1                | 2.6           | 4.0           | 2.0           | 1.6            | 3.0                  | 0.7                  |                      |                      | 0.6                       |
| 17.2               | 9.4           | 8.9           | 5.3           | 4.2            | 1.8                  | 1.9                  | 0.6                  |                      | 0.2                       |
| 6.5                | 0.4           | 2.5           | 2.4           | 1.2            | 1.0                  | 0.6                  | 1.4                  |                      | 0.5                       |
| 4.6                | 1.2           | 1.3           |               | 0.6            | 0.5                  |                      | 1.0                  | 0.1                  |                           |
| Per cent.          |               |               |               |                |                      |                      |                      |                      |                           |
| 22.3               | 12.6          | 8.9           | 6.9           | 4.1            | 6.0                  | 2.1                  | 1.8                  | 0.8                  | 2.8                       |
| 23.8               | 15.2          | 8.6           | 7.6           | 4.0            | 7.3                  | 2.2                  | 1.9                  | 1.2                  | 3.8                       |
| 19.0               | 14.1          | 8.8           | 9.5           | 3.5            | 5.5                  | 0.4                  | 2.4                  | 0.2                  | 5.0                       |
| 21.3               | 16.3          | 10.7          | 3.2           | 1.3            | 5.1                  | 2.1                  | 4.3                  | 1.1                  | 11.2                      |
| 26.2               | 15.5          | 8.2           | 7.7           | 4.7            | 8.4                  | 2.9                  | 1.2                  | 1.6                  | 2.1                       |
| 20.3               | 8.4           | 10.5          | 6.6           | 4.8            | 3.9                  | 2.2                  | 1.4                  |                      | 0.9                       |

## Distribution of pensioner respondents in

|                                                     | Numbers represented by respondents in sample:— |                                                   |                                     | Numbers          |         |
|-----------------------------------------------------|------------------------------------------------|---------------------------------------------------|-------------------------------------|------------------|---------|
|                                                     | All                                            | Those for whom this information was not available | Those who gave relevant information | Less than £4     | £4 < £5 |
|                                                     | Numbers (Thousands)                            |                                                   | Number (Thousands)                  |                  |         |
| <b>SINGLE WOMEN</b>                                 |                                                |                                                   |                                     |                  |         |
| <i>All single women</i> .. .. .                     | 2,242.5                                        | 11.3                                              | 2,231.2                             | 21.4             | 939.2   |
| <i>Householders</i> .. .. .                         | 1,712.8                                        | 8.2                                               | 1,704.6                             | 7.9              | 596.6   |
| With earner(s) in household (a)                     | 418.7                                          | 2.3                                               | 416.4                               | 4.3              | 225.9   |
| With no earners, but some other person in household | 175.3                                          | 0.1                                               | 175.2                               | 1.2              | 56.2    |
| Living alone .. .. .                                | 1,118.8                                        | 5.8                                               | 1,113.0                             | 2.4              | 314.5   |
| <i>Non-householders</i> (b) .. ..                   | 473.8                                          | 2.6                                               | 471.2                               | 12.3             | 299.3   |
| Boarders .. .. .                                    | 15.1                                           |                                                   | 15.1                                |                  | 2.0     |
| Other non-householders:                             |                                                |                                                   |                                     |                  |         |
| With earner(s) in household                         | 330.1                                          | 0.8                                               | 329.3                               | 9.3              | 225.6   |
| With no earners in household                        | 128.6                                          | 1.8                                               | 126.8                               | 3.0              | 71.7    |
| In institutions .. .. .                             | 55.9                                           | 0.5                                               | 55.4                                | 1.2              | 43.3    |
|                                                     |                                                |                                                   |                                     | <i>Per cent.</i> |         |
| <i>All single women</i> .. .. .                     |                                                |                                                   | 100                                 | 1.0              | 42.1    |
| <i>Householders</i> .. .. .                         |                                                |                                                   | 100                                 | 0.5              | 35.0    |
| With earner(s) in household (a)                     |                                                |                                                   | 100                                 | 1.0              | 54.3    |
| With no earners, but some other person in household |                                                |                                                   | 100                                 | 0.7              | 32.1    |
| Living alone .. .. .                                |                                                |                                                   | 100                                 | 0.2              | 28.3    |
| <i>Non-householders</i> (b) .. ..                   |                                                |                                                   | 100                                 | 2.6              | 63.5    |

(a) Other than the pensioner or his wife.

Table B.R.2

different types of household by amount of total income—*continued*

and proportions represented by respondents with total weekly income of:—

| £5<br><<br>£6      | £6<br><<br>£7 | £7<br><<br>£8 | £8<br><<br>£9 | £9<br><<br>£10 | £10<br><<br>£12 10s. | £12 10s.<br><<br>£15 | £15<br><<br>£17 10s. | £17 10s.<br><<br>£20 | £20<br>and<br>over<br>(c) |
|--------------------|---------------|---------------|---------------|----------------|----------------------|----------------------|----------------------|----------------------|---------------------------|
| Number (Thousands) |               |               |               |                |                      |                      |                      |                      |                           |
| 542.6              | 229.4         | 140.9         | 104.5         | 65.5           | 89.5                 | 34.0                 | 21.9                 | 12.0                 | 30.3                      |
| 486.5              | 199.4         | 116.7         | 84.5          | 55.5           | 72.7                 | 29.4                 | 18.2                 | 10.6                 | 26.6                      |
| 88.2               | 28.8          | 21.2          | 23.4          | 6.6            | 6.6                  | 5.4                  | 1.2                  | 0.6                  | 4.2                       |
| 44.2               | 20.7          | 14.9          | 7.0           | 6.2            | 11.4                 | 6.8                  | 1.8                  | 1.6                  | 3.2                       |
| 354.1              | 149.9         | 80.6          | 54.1          | 42.7           | 54.7                 | 17.2                 | 15.2                 | 8.4                  | 19.2                      |
| 53.7               | 27.3          | 23.2          | 18.4          | 8.6            | 15.1                 | 4.6                  | 3.7                  | 1.4                  | 3.6                       |
| 3.7                | 2.8           | 1.8           | 0.7           | 1.3            | 1.5                  |                      | 1.3                  |                      |                           |
| 35.2               | 18.4          | 12.5          | 10.2          | 5.6            | 7.5                  | 1.8                  | 1.2                  | 0.2                  | 1.8                       |
| 14.8               | 6.1           | 8.9           | 7.5           | 1.7            | 6.1                  | 2.8                  | 1.2                  | 1.2                  | 1.8                       |
| 2.4                | 2.7           | 1.0           | 1.6           | 1.4            | 1.7                  |                      |                      |                      | 0.1                       |
| Per cent.          |               |               |               |                |                      |                      |                      |                      |                           |
| 24.3               | 10.3          | 6.3           | 4.7           | 2.9            | 4.0                  | 1.5                  | 1.0                  | 0.5                  | 1.4                       |
| 28.5               | 11.7          | 6.8           | 5.0           | 3.3            | 4.3                  | 1.7                  | 1.1                  | 0.6                  | 1.6                       |
| 21.2               | 6.9           | 5.1           | 5.6           | 1.6            | 1.6                  | 1.3                  | 0.3                  | 0.1                  | 1.0                       |
| 25.2               | 11.8          | 8.5           | 4.0           | 3.5            | 6.5                  | 3.9                  | 1.0                  | 0.9                  | 1.8                       |
| 31.8               | 13.5          | 7.2           | 4.9           | 3.8            | 4.9                  | 1.5                  | 1.4                  | 0.8                  | 1.7                       |
| 11.4               | 5.8           | 4.9           | 3.9           | 1.8            | 3.2                  | 1.0                  | 0.8                  | 0.3                  | 0.8                       |

(b) Excluding persons in institutions.

(c) See footnote to Table B.R.1.

Sources of income<sup>(a)</sup> of pensioners

|                        | Numbers represented by respondents in sample— |                                                   |                                     | Numbers and proportions                   |                                                     |                                       |                                        |
|------------------------|-----------------------------------------------|---------------------------------------------------|-------------------------------------|-------------------------------------------|-----------------------------------------------------|---------------------------------------|----------------------------------------|
|                        | All                                           | Those for whom this information was not available | Those who gave relevant information | One or more sources shown in Cols. (5-15) | Pensions from previous employment of Forces pension | War or industrial disablement benefit | War or industrial dependants allowance |
|                        | (1)                                           | (2)                                               | (3)                                 | (4)                                       | (5)                                                 | (6)                                   | (7)                                    |
| <b>MARRIED COUPLES</b> | Number (Thousands)                            |                                                   |                                     | Number (Thousands)                        |                                                     |                                       |                                        |
| All ages ..            | 1,193.2                                       |                                                   | 1,193.2                             | 1,051.2                                   | 615.2                                               | 96.8                                  | 2.8                                    |
| 65-69 ..               | 472.2                                         |                                                   | 472.2                               | 429.6                                     | 282.6                                               | 40.2                                  | 1.2                                    |
| 70-74 ..               | 406.8                                         |                                                   | 406.8                               | 361.2                                     | 204.6                                               | 39.6                                  | 0.6                                    |
| 75-79 ..               | 219.2                                         |                                                   | 219.2                               | 186.0                                     | 93.6                                                | 10.8                                  | 0.4                                    |
| 80-84 ..               | 77.4                                          |                                                   | 77.4                                | 61.0                                      | 27.6                                                | 5.4                                   | 0.4                                    |
| 85 and over            | 17.6                                          |                                                   | 17.6                                | 13.4                                      | 6.8                                                 | 0.8                                   | 0.2                                    |
|                        |                                               |                                                   |                                     | <i>Per cent.</i>                          |                                                     |                                       |                                        |
| All ages ..            |                                               |                                                   | 100                                 | 88.1                                      | 51.6                                                | 8.1                                   | 0.2                                    |
| 65-69 ..               |                                               |                                                   | 100                                 | 91.0                                      | 59.8                                                | 8.5                                   | 0.3                                    |
| 70-74 ..               |                                               |                                                   | 100                                 | 88.8                                      | 50.3                                                | 9.7                                   | 0.1                                    |
| 75-79 ..               |                                               |                                                   | 100                                 | 84.9                                      | 42.7                                                | 4.9                                   | 0.2                                    |
| 80-84 ..               |                                               |                                                   | 100                                 | 78.8                                      | 35.7                                                | 7.0                                   | 0.5                                    |
| 85 and over            |                                               |                                                   | 100                                 | 76.1                                      | 38.6                                                | 4.5                                   | 1.1                                    |
| <b>SINGLE MEN</b>      | Number (Thousands)                            |                                                   |                                     | Number (Thousands)                        |                                                     |                                       |                                        |
| All ages ..            | 515.4                                         | 0.2                                               | 515.2                               | 386.3                                     | 208.2                                               | 30.9                                  | 2.0                                    |
| 65-69 ..               | 115.8                                         |                                                   | 115.8                               | 90.0                                      | 61.2                                                | 7.8                                   |                                        |
| 70-74 ..               | 147.6                                         |                                                   | 147.6                               | 112.2                                     | 58.8                                                | 12.0                                  |                                        |
| 75-79 ..               | 126.0                                         |                                                   | 126.0                               | 98.8                                      | 48.4                                                | 6.0                                   | 1.2                                    |
| 80-84 ..               | 83.0                                          |                                                   | 83.0                                | 57.4                                      | 26.2                                                | 4.0                                   | 0.4                                    |
| 85 and over            | 43.0                                          | 0.2                                               | 42.8                                | 27.9                                      | 13.6                                                | 1.1                                   | 0.4                                    |
|                        |                                               |                                                   |                                     | <i>Per cent.</i>                          |                                                     |                                       |                                        |
| All ages ..            |                                               |                                                   | 100                                 | 75.0                                      | 40.4                                                | 6.0                                   | 0.4                                    |
| 65-69 ..               |                                               |                                                   | 100                                 | 77.7                                      | 52.8                                                | 6.7                                   |                                        |
| 70-74 ..               |                                               |                                                   | 100                                 | 76.0                                      | 39.8                                                | 8.1                                   |                                        |
| 75-79 ..               |                                               |                                                   | 100                                 | 78.4                                      | 38.4                                                | 4.8                                   | 1.0                                    |
| 80-84 ..               |                                               |                                                   | 100                                 | 69.2                                      | 31.6                                                | 4.8                                   | 0.5                                    |
| 85 and over            |                                               |                                                   | 100                                 | 65.2                                      | 31.8                                                | 2.6                                   | 0.9                                    |
| <b>SINGLE WOMEN</b>    | Number (Thousands)                            |                                                   |                                     | Number (Thousands)                        |                                                     |                                       |                                        |
| All ages ..            | 2,242.5                                       | 1.0                                               | 2,241.5                             | 1,520.6                                   | 325.9                                               | 8.1                                   | 65.8                                   |
| 60-64 ..               | 402.2                                         |                                                   | 402.2                               | 323.6                                     | 78.6                                                | 1.8                                   | 8.4                                    |
| 65-69 ..               | 525.4                                         |                                                   | 525.4                               | 384.0                                     | 101.4                                               | 1.2                                   | 7.8                                    |
| 70-74 ..               | 511.4                                         | 0.6                                               | 510.8                               | 351.1                                     | 81.6                                                | 1.8                                   | 17.4                                   |
| 75-79 ..               | 420.1                                         |                                                   | 420.1                               | 249.1                                     | 40.6                                                | 1.4                                   | 13.4                                   |
| 80-84 ..               | 255.8                                         | 0.4                                               | 255.4                               | 148.6                                     | 16.5                                                | 1.2                                   | 14.2                                   |
| 85 and over            | 127.6                                         |                                                   | 127.6                               | 64.2                                      | 7.2                                                 | 0.7                                   | 4.6                                    |
|                        |                                               |                                                   |                                     | <i>Per cent.</i>                          |                                                     |                                       |                                        |
| All ages ..            |                                               |                                                   | 100                                 | 67.8                                      | 14.5                                                | 0.4                                   | 2.9                                    |
| 60-64 ..               |                                               |                                                   | 100                                 | 80.5                                      | 19.5                                                | 0.4                                   | 2.1                                    |
| 65-69 ..               |                                               |                                                   | 100                                 | 73.1                                      | 19.3                                                | 0.2                                   | 1.5                                    |
| 70-74 ..               |                                               |                                                   | 100                                 | 68.7                                      | 16.0                                                | 0.4                                   | 3.4                                    |
| 75-79 ..               |                                               |                                                   | 100                                 | 59.3                                      | 9.7                                                 | 0.3                                   | 3.2                                    |
| 80-84 ..               |                                               |                                                   | 100                                 | 58.2                                      | 6.5                                                 | 0.5                                   | 5.6                                    |
| 85 and over            |                                               |                                                   | 100                                 | 50.3                                      | 5.6                                                 | 0.5                                   | 3.6                                    |

(a) Pensioners with incomes from more than one source are included under

## in different age groups

represented by respondents who had

| Work-<br>men's<br>compen-<br>sation | Property<br>(excluding<br>house<br>lived in) | Stocks,<br>shares,<br>and<br>govern-<br>ment<br>securities | Income<br>from<br>trust<br>funds | Earnings<br>(excluding<br>profit<br>from<br>boarders) | Annuities,<br>Trade<br>Union or<br>Friendly<br>Society<br>benefits | Voluntary<br>payments<br>from<br>friends,<br>relatives<br>or charita-<br>ble organ-<br>isations | Income from<br>Court orders or<br>deeds of<br>covenant;<br>interest on<br>deposits<br>with banks,<br>post offices,<br>building societies<br>etc; other<br>income |
|-------------------------------------|----------------------------------------------|------------------------------------------------------------|----------------------------------|-------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (8)                                 | (9)                                          | (10)                                                       | (11)                             | (12)                                                  | (13)                                                               | (14)                                                                                            | (15)                                                                                                                                                             |
| Number (Thousands)                  |                                              |                                                            |                                  |                                                       |                                                                    |                                                                                                 |                                                                                                                                                                  |
| 5.9                                 | 59.5                                         | 169.8                                                      | 7.8                              | 305.8                                                 | 74.5                                                               | 13.5                                                                                            | 715.8                                                                                                                                                            |
| 2.4                                 | 26.4                                         | 66.0                                                       | 1.2                              | 148.2                                                 | 33.0                                                               | 2.4                                                                                             | 304.2                                                                                                                                                            |
| 1.8                                 | 13.2                                         | 57.0                                                       | 2.4                              | 112.2                                                 | 21.0                                                               | 6.0                                                                                             | 223.8                                                                                                                                                            |
| 1.2                                 | 13.6                                         | 36.0                                                       | 2.8                              | 38.8                                                  | 12.0                                                               | 3.2                                                                                             | 135.2                                                                                                                                                            |
| 0.4                                 | 5.8                                          | 8.8                                                        | 1.2                              | 5.8                                                   | 6.6                                                                | 1.2                                                                                             | 43.0                                                                                                                                                             |
| 0.1                                 | 0.5                                          | 2.0                                                        | 0.2                              | 0.8                                                   | 1.9                                                                | 0.7                                                                                             | 9.6                                                                                                                                                              |
| Per cent.                           |                                              |                                                            |                                  |                                                       |                                                                    |                                                                                                 |                                                                                                                                                                  |
| 0.5                                 | 5.0                                          | 14.2                                                       | 0.7                              | 25.6                                                  | 6.2                                                                | 1.1                                                                                             | 60.0                                                                                                                                                             |
| 0.5                                 | 5.6                                          | 14.0                                                       | 0.3                              | 31.4                                                  | 7.0                                                                | 0.5                                                                                             | 64.4                                                                                                                                                             |
| 0.4                                 | 3.2                                          | 14.0                                                       | 0.6                              | 27.6                                                  | 5.2                                                                | 1.5                                                                                             | 54.9                                                                                                                                                             |
| 0.5                                 | 6.2                                          | 16.4                                                       | 1.3                              | 17.7                                                  | 5.5                                                                | 1.5                                                                                             | 61.7                                                                                                                                                             |
| 0.5                                 | 7.5                                          | 11.4                                                       | 1.6                              | 7.5                                                   | 8.5                                                                | 1.6                                                                                             | 55.6                                                                                                                                                             |
| 0.6                                 | 2.8                                          | 11.4                                                       | 1.1                              | 4.5                                                   | 10.8                                                               | 4.0                                                                                             | 54.5                                                                                                                                                             |
| Number (Thousands)                  |                                              |                                                            |                                  |                                                       |                                                                    |                                                                                                 |                                                                                                                                                                  |
| 1.8                                 | 22.8                                         | 55.7                                                       | 2.8                              | 58.5                                                  | 36.6                                                               | 8.8                                                                                             | 256.3                                                                                                                                                            |
|                                     | 5.4                                          | 12.0                                                       |                                  | 16.8                                                  | 4.8                                                                | 1.2                                                                                             | 58.8                                                                                                                                                             |
| 0.6                                 | 8.4                                          | 18.6                                                       | 0.6                              | 22.8                                                  | 10.2                                                               | 3.6                                                                                             | 74.4                                                                                                                                                             |
| 0.4                                 | 6.0                                          | 13.2                                                       | 1.2                              | 14.0                                                  | 9.2                                                                | 1.2                                                                                             | 68.0                                                                                                                                                             |
| 0.4                                 | 1.8                                          | 9.0                                                        | 0.8                              | 4.4                                                   | 7.4                                                                | 1.8                                                                                             | 37.2                                                                                                                                                             |
| 0.4                                 | 1.2                                          | 2.9                                                        | 0.2                              | 0.5                                                   | 5.0                                                                | 1.0                                                                                             | 17.9                                                                                                                                                             |
| Per cent.                           |                                              |                                                            |                                  |                                                       |                                                                    |                                                                                                 |                                                                                                                                                                  |
| 0.3                                 | 4.4                                          | 10.8                                                       | 0.5                              | 11.4                                                  | 7.1                                                                | 1.7                                                                                             | 49.7                                                                                                                                                             |
|                                     | 4.7                                          | 10.4                                                       |                                  | 14.5                                                  | 4.1                                                                | 1.0                                                                                             | 50.8                                                                                                                                                             |
| 0.4                                 | 5.7                                          | 12.6                                                       | 0.4                              | 15.4                                                  | 6.9                                                                | 2.4                                                                                             | 50.4                                                                                                                                                             |
| 0.3                                 | 4.8                                          | 10.5                                                       | 1.0                              | 11.1                                                  | 7.3                                                                | 1.0                                                                                             | 54.0                                                                                                                                                             |
| 0.5                                 | 2.2                                          | 10.8                                                       | 1.0                              | 5.3                                                   | 8.9                                                                | 2.2                                                                                             | 44.8                                                                                                                                                             |
| 0.9                                 | 2.8                                          | 6.8                                                        | 0.5                              | 1.2                                                   | 11.7                                                               | 2.3                                                                                             | 41.8                                                                                                                                                             |
| Number (Thousands)                  |                                              |                                                            |                                  |                                                       |                                                                    |                                                                                                 |                                                                                                                                                                  |
|                                     | 71.5                                         | 276.2                                                      | 37.4                             | 296.8                                                 | 34.6                                                               | 79.2                                                                                            | 1,104.7                                                                                                                                                          |
|                                     | 14.4                                         | 49.8                                                       | 6.0                              | 141.6                                                 | 4.2                                                                | 9.0                                                                                             | 216.8                                                                                                                                                            |
|                                     | 17.4                                         | 76.2                                                       | 5.4                              | 97.2                                                  | 12.6                                                               | 19.2                                                                                            | 270.6                                                                                                                                                            |
|                                     | 17.4                                         | 68.4                                                       | 12.6                             | 42.6                                                  | 7.2                                                                | 16.8                                                                                            | 255.7                                                                                                                                                            |
|                                     | 11.0                                         | 49.4                                                       | 6.6                              | 12.0                                                  | 6.0                                                                | 18.4                                                                                            | 195.1                                                                                                                                                            |
|                                     | 7.4                                          | 20.8                                                       | 4.0                              | 3.2                                                   | 2.4                                                                | 11.9                                                                                            | 115.8                                                                                                                                                            |
|                                     | 3.9                                          | 11.6                                                       | 2.8                              | 0.2                                                   | 2.2                                                                | 3.9                                                                                             | 50.7                                                                                                                                                             |
| Per cent.                           |                                              |                                                            |                                  |                                                       |                                                                    |                                                                                                 |                                                                                                                                                                  |
|                                     | 3.2                                          | 12.3                                                       | 1.7                              | 13.2                                                  | 1.5                                                                | 3.5                                                                                             | 49.3                                                                                                                                                             |
|                                     | 3.6                                          | 12.4                                                       | 1.5                              | 35.2                                                  | 1.0                                                                | 2.2                                                                                             | 53.9                                                                                                                                                             |
|                                     | 3.3                                          | 14.5                                                       | 1.0                              | 18.5                                                  | 2.4                                                                | 3.7                                                                                             | 51.5                                                                                                                                                             |
|                                     | 3.4                                          | 13.4                                                       | 2.5                              | 8.3                                                   | 1.4                                                                | 3.3                                                                                             | 50.1                                                                                                                                                             |
|                                     | 2.6                                          | 11.8                                                       | 1.6                              | 2.9                                                   | 1.4                                                                | 4.4                                                                                             | 46.4                                                                                                                                                             |
|                                     | 2.9                                          | 8.1                                                        | 1.6                              | 1.3                                                   | 0.9                                                                | 4.7                                                                                             | 45.3                                                                                                                                                             |
|                                     | 3.1                                          | 9.1                                                        | 2.2                              | 0.2                                                   | 1.7                                                                | 3.1                                                                                             | 39.7                                                                                                                                                             |

each relevant source.

Amounts of income from specified sources<sup>(a)</sup>

|                                                                                | Number represented by those respondents known to have such incomes | Numbers and proportions represented by respondents for whom the amount of such income was known to be— |                                     |                                            |            |             |             |             |             |             |             |             |             |              |               |               | Average income per person |           |
|--------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------|---------------|---------------------------|-----------|
|                                                                                |                                                                    | All                                                                                                    | Those for whom the amount was known | Those for whom the amount was known to be— |            |             |             |             |             |             |             |             |             |              |               |               |                           |           |
|                                                                                |                                                                    |                                                                                                        |                                     | Less than 5s.                              | 5s. < 10s. | 10s. < 20s. | 20s. < 30s. | 30s. < 40s. | 40s. < 50s. | 50s. < 60s. | 60s. < 70s. | 70s. < 80s. | 80s. < 90s. | 90s. < 100s. | 100s. < 120s. | 120s. or more |                           |           |
|                                                                                |                                                                    | Number (Thousands)                                                                                     | Number (Thousands)                  |                                            |            |             |             |             |             |             |             |             |             |              |               |               |                           | Shillings |
| MARRIED COUPLES                                                                |                                                                    |                                                                                                        |                                     |                                            |            |             |             |             |             |             |             |             |             |              |               |               |                           |           |
| Number with income from one or more of the undermentioned sources .. .. .      | 964.4                                                              | 565.1                                                                                                  | 5.4                                 | 15.4                                       | 90.4       | 96.7        | 54.7        | 45.5        | 31.0        | 33.2        | 22.3        | 22.5        | 20.7        | 52.1         | 75.2          | 60.81         |                           |           |
| Pension from previous employment or Forces pension .. .. .                     | 96.9                                                               | 96.9                                                                                                   | 1.2                                 | 2.1                                        | 21.2       | 21.2        | 6.4         | 14.0        | 6.2         | 7.5         | 10.0        | 3.9         | 7.9         | 6.7          | 9.8           | 65.17         |                           |           |
| War pension, industrial disablement pension, or workmen's compensation .. .. . | 152.6                                                              | 146.9                                                                                                  | 24.1                                | 22.1                                       | 28.7       | 17.2        | 11.6        | 6.1         | 7.1         | 7.0         | 3.3         | 1.1         | 1.6         | 5.8          | 11.2          | 37.31         |                           |           |
| Property, stocks and shares, government securities .. .. .                     | 3.8                                                                | 3.7                                                                                                    | 0.6                                 | 1.0                                        | 0.4        | 0.4         | 0.4         | 0.4         | 0.3         | 0.4         | 0.6         |             |             |              |               | 35.68         |                           |           |
| Trust funds .. .. .                                                            | 266.0                                                              | 265.4                                                                                                  | 2.4                                 | 4.6                                        | 12.4       | 12.8        | 14.6        | 26.7        | 12.8        | 22.1        | 19.8        | 30.0        | 15.4        | 30.0         | 61.8          | 88.11         |                           |           |
| Earnings (excluding profit from boarders) .. .. .                              | 65.9                                                               | 65.2                                                                                                   | 17.4                                | 9.6                                        | 21.1       | 10.6        | 2.4         | 1.6         |             | 0.8         | 0.6         | 0.4         |             |              | 0.7           | 17.16         |                           |           |
| Annuities, Trade Unions or Friendly Society benefits .. .. .                   | 13.0                                                               | 12.0                                                                                                   | 1.4                                 | 2.2                                        | 4.4        | 1.7         | 0.6         | 0.4         | 0.2         | 1.0         |             | 0.6         |             | 0.4          |               | 22.90         |                           |           |
| Voluntary payments from friends, relatives or charitable organisations .. .. . | 0.3                                                                | 0.2                                                                                                    |                                     |                                            |            |             | 0.2         |             |             |             |             |             |             |              |               | 38.00         |                           |           |
| Court orders or deeds of covenant .. .. .                                      | 617.9                                                              | 591.9                                                                                                  | 322.2                               | 128.3                                      | 76.8       | 33.0        | 12.7        | 9.9         | 1.4         | 4.4         | 2.2         | 0.2         | 0.2         | 0.2          | 0.6           | 8.17          |                           |           |
| Interest on deposits with banks, post offices, building societies .. .. .      | 1.9                                                                | 63.8                                                                                                   | 30.0                                | 8.8                                        | 9.3        | 4.4         | 3.4         | 3.3         | 3.0         | 3.4         | 0.4         | 0.2         | 0.2         | 0.2          | 0.2           | 1.0.38        |                           |           |

|                                                                        |       |     | Per cent. |       |      |      |      |      |      |      |      |      |      |     |      |       |
|------------------------------------------------------------------------|-------|-----|-----------|-------|------|------|------|------|------|------|------|------|------|-----|------|-------|
|                                                                        |       |     | 100       | 1-0   | 2-7  | 16-0 | 17-1 | 9-7  | 8-1  | 5-5  | 5-9  | 3-9  | 4-0  | 3-7 | 9-2  | 13-3  |
| Pension from previous employment                                       | 100   |     |           |       |      |      |      |      |      |      |      |      |      |     |      |       |
| War pension, industrial disablement pension or workmen's compensation  | 100   |     |           |       | 1-2  | 2-2  | 21-9 | 6-6  | 14-4 | 6-4  | 7-7  | 10-3 | 4-0  | 8-2 | 6-9  | 10-1  |
| Property, stocks and shares, government securities                     | 100   |     |           | 16-4  | 15-0 | 19-5 | 11-7 | 7-9  | 4-2  | 4-8  | 4-8  | 2-2  | 0-7  | 1-1 | 3-9  | 7-6   |
| Trust funds                                                            | 100   |     |           |       | 16-2 | 27-0 | 10-8 |      | 10-8 | 8-1  | 10-8 | 16-2 |      |     |      |       |
| Earnings                                                               | 100   |     |           | 0-9   | 1-7  | 4-7  | 4-8  | 5-5  | 10-1 | 4-8  | 8-3  | 7-5  | 11-3 | 5-8 | 11-3 | 23-3  |
| Annuities, Trade Union or Friendly Society benefits                    | 100   |     |           | 26-7  | 14-7 | 32-4 | 16-3 | 3-7  | 2-5  | 1-2  | 0-9  | 0-6  |      |     |      | 1-1   |
| Voluntary payments from friends, relatives or charitable organisations | 100   |     |           | 10-9  | 17-1 | 34-1 | 13-2 | 4-7  | 3-1  | 1-6  | 7-8  |      | 4-7  |     | 3-1  |       |
| Interest from deposits with banks, post offices, building societies    | 100   |     |           | 54-4  | 21-7 | 13-0 | 5-6  | 2-1  | 1-7  | 0-2  | 0-7  | 0-4  |      |     |      | 0-1   |
| Other                                                                  | 100   |     |           | 45-6  | 13-4 | 14-1 | 6-7  | 3-6  | 5-3  | 4-6  | 3-6  | 0-6  | 0-9  |     | 1-2  | 0-3   |
| SINGLE MEN                                                             |       |     |           |       |      |      |      |      |      |      |      |      |      |     |      |       |
| Number with income from one or more of the undermentioned sources      | 372-2 |     |           |       |      |      |      |      |      |      |      |      |      |     |      |       |
| Pension from previous employment or Forces pension                     | 201-2 | 0-4 | 200-8     | 2-0   | 6-1  | 28-0 | 40-9 | 23-0 | 19-0 | 11-8 | 8-9  | 10-9 | 10-1 | 9-7 | 11-0 | 19-4  |
| War pension, industrial disablement pension, or workmen's compensation | 33-1  | 0-4 | 32-7      |       | 0-7  | 1-4  | 6-7  | 3-8  | 4-0  | 4-4  | 0-2  | 0-9  | 4-1  | 0-6 | 3-5  | 2-4   |
| Property, stocks and shares, government securities                     | 61-3  | 4-0 | 57-3      | 10-3  | 7-4  | 13-3 | 6-8  | 3-4  | 3-6  | 2-8  | 1-1  | 1-7  | 1-5  | 0-7 | 1-3  | 3-4   |
| Trust funds                                                            | 2-4   | 0-8 | 1-6       | 0-3   |      | 0-9  | 0-2  |      |      |      |      |      |      |     |      | 0-2   |
| Earnings (excluding profit from boarders)                              | 55-2  | 1-2 | 54-0      | 1-6   | 0-9  | 2-2  | 5-6  | 1-9  | 3-4  | 5-4  | 4-6  | 4-2  | 5-2  | 2-0 | 5-5  | 11-5  |
| Annuities, Trade Union or Friendly Society benefits                    | 36-2  | 0-4 | 35-8      | 10-0  | 11-6 | 8-9  | 2-1  | 0-9  | 0-9  | 0-4  | 0-6  |      |      |     | 0-4  | 12-61 |
| Voluntary payments from friends, relatives or charitable organisations | 8-8   | 0-8 | 8-0       | 2-3   | 0-5  | 1-1  | 3-0  |      |      |      |      |      |      |     | 0-2  | 17-83 |
| Court Orders or deeds of covenant                                      | 0-4   |     |           |       |      |      |      |      |      |      |      |      |      |     |      |       |
| Interest on deposits with banks, post offices, building societies      | 231-2 | 7-5 | 223-7     | 119-3 | 44-9 | 34-9 | 10-1 | 5-1  | 3-6  | 3-7  | 0-1  | 0-8  |      |     | 1-2  | 9-19  |
| Other                                                                  | 24-3  | 0-7 | 23-6      | 12-1  | 3-7  | 3-2  | 0-6  | 0-6  | 1-6  | 0-6  | 1-1  |      |      |     | 0-1  | 13-02 |

Amounts of income from specified sources<sup>(1)</sup>—continued

|                                                                        | Numbers represented by those respondents known to have such incomes | Numbers and proportions represented by respondents for whom the amount of such income was known to be— |                                         |                                     |               |            |             |             |             |             |             |             |             | Average income per person |             |              |               |
|------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------|---------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------------------|-------------|--------------|---------------|
|                                                                        |                                                                     | All                                                                                                    | Those for whom the amount was not known | Those for whom the amount was known | Per cent.     |            |             |             |             |             |             |             |             |                           |             |              |               |
|                                                                        |                                                                     |                                                                                                        |                                         |                                     | Less than 5s. | 5s. < 10s. | 10s. < 20s. | 20s. < 30s. | 30s. < 40s. | 40s. < 50s. | 50s. < 60s. | 60s. < 70s. | 70s. < 80s. |                           | 80s. < 90s. | 90s. < 100s. | 100s. < 120s. |
|                                                                        |                                                                     | Number (Thousands)                                                                                     | Shillings                               |                                     |               |            |             |             |             |             |             |             |             |                           |             |              |               |
| SINGLE MEN—continued                                                   |                                                                     |                                                                                                        |                                         |                                     |               |            |             |             |             |             |             |             |             |                           |             |              |               |
| Pension from previous employment or Forces pension                     | 100                                                                 | 1-0                                                                                                    | 3-0                                     | 13-9                                | 20-4          | 11-5       | 9-5         | 5-9         | 4-4         | 5-4         | 5-0         | 4-8         | 5-5         | 9-6                       |             |              |               |
| War pension, industrial disablement pension, or workmen's compensation | 100                                                                 |                                                                                                        | 2-1                                     | 4-3                                 | 20-5          | 11-6       | 12-2        | 13-5        | 0-6         | 2-8         | 12-5        | 1-8         | 10-7        | 7-2                       |             |              |               |
| Property, stocks and shares, government securities                     | 100                                                                 | 18-0                                                                                                   | 12-9                                    | 23-2                                | 11-9          | 5-9        | 6-3         | 4-9         | 1-9         | 3-0         | 2-6         | 1-2         | 2-3         | 5-9                       |             |              |               |
|                                                                        | 100                                                                 | 18-7                                                                                                   |                                         | 56-3                                | 12-5          |            |             |             |             |             |             |             |             | 12-5                      |             |              |               |
| Trust funds                                                            | 100                                                                 | 3-0                                                                                                    | 1-7                                     | 4-1                                 | 10-4          | 3-5        | 6-3         | 10-0        | 8-5         | 7-8         | 9-6         | 3-7         | 10-2        | 21-3                      |             |              |               |
| Earnings (excluding profit from boarders)                              | 100                                                                 | 27-9                                                                                                   | 32-4                                    | 24-9                                | 5-9           | 2-5        | 2-5         | 1-1         | 1-7         |             |             |             | 1-1         |                           |             |              |               |
| Annuities, Trade Union or Friendly Society benefits                    | 100                                                                 |                                                                                                        |                                         |                                     |               |            |             |             |             |             |             |             |             |                           |             |              |               |
| Voluntary payments from friends, relatives or charitable organisations | 100                                                                 | 28-7                                                                                                   | 6-3                                     | 13-7                                | 37-5          |            | 11-3        |             |             |             |             |             |             |                           |             |              |               |
|                                                                        | 100                                                                 |                                                                                                        |                                         |                                     |               |            |             |             |             |             |             |             |             |                           |             |              |               |
| Court orders or deeds of covenant                                      | 100                                                                 | 53-3                                                                                                   | 20-1                                    | 15-6                                | 4-5           | 2-3        | 1-6         | 1-7         |             | 0-4         |             |             |             |                           |             | 0-6          |               |
| Interest on deposits with banks, post offices, building societies      | 100                                                                 | 51-3                                                                                                   | 15-7                                    | 13-6                                | 2-5           | 2-5        | 6-8         | 2-5         | 4-7         |             |             |             |             |                           |             | 0-4          |               |
| Other                                                                  | 100                                                                 |                                                                                                        |                                         |                                     |               |            |             |             |             |             |             |             |             |                           |             |              |               |



## SINGLE WOMEN

Number with income from one or more of the undermentioned sources

(Number Thousands)

|                                                                        | 1,490-3 | 317-1 | 1-7   | 10-5  | 72-4  | 42-3 | 34-3 | 26-0 | 23-4 | 22-3 | 11-6 | 7-6  | 9-9  | 15-6  | 39-5  | 55-39 |
|------------------------------------------------------------------------|---------|-------|-------|-------|-------|------|------|------|------|------|------|------|------|-------|-------|-------|
| Pension from previous employment or Forces pension                     | 317-1   | 71-1  | 0-6   | 1-5   | 7-6   | 15-7 | 0-6  | 0-6  | 0-6  | 1-0  | 5-7  | 34-6 | 2-6  | 76-78 | 33-05 | 49-16 |
| War pension, industrial disablement pension, or workmen's compensation | 71-1    | 276-7 | 49-9  | 45-3  | 56-0  | 33-7 | 21-5 | 13-4 | 8-4  | 11-2 | 6-9  | 4-6  | 2-7  | 7-4   | 15-7  | 33-05 |
| Property, stocks and shares, government securities                     | 299-7   | 30-6  | 2-0   | 3-4   | 4-8   | 3-2  | 3-4  | 1-8  | 2-4  | 2-9  | 1-0  | 0-4  | 1-8  | 3-5   | 49-16 | 70-79 |
| Trust funds                                                            | 31-3    | 288-6 | 1-2   | 4-4   | 18-8  | 26-8 | 26-6 | 23-0 | 20-6 | 35-8 | 23-4 | 32-2 | 14-4 | 24-4  | 37-0  | 70-79 |
| Earnings (excluding profit from boards)                                | 288-6   | 31-9  | 0-6   | 3-2   | 5-9   | 7-8  | 3-4  | 2-2  | 1-8  | 0-1  | 1-2  | 1-2  | 1-4  | 3-1   | 46-27 | 25-43 |
| Annuities, Trade Union, or Friendly Society benefits                   | 32-7    | 79-0  | 4-9   | 10-2  | 27-1  | 14-0 | 4-0  | 7-4  | 1-4  | 3-3  | 1-0  | 3-0  | 1-6  | 0-8   | 0-3   | 38-75 |
| Voluntary payments from friends, relatives or charitable organisations | 79-2    | 15-8  | 1-0   | 1-6   | 2-2   | 3-6  | 1-4  | 3-0  | 1-2  | 1-2  | 1-8  | 0-8  | 1-2  | 1-8   | 7-40  | 18-16 |
| Court orders or deeds of covenant                                      | 15-8    | 965-2 | 574-7 | 187-9 | 116-7 | 38-7 | 19-2 | 10-0 | 6-1  | 5-0  | 1-3  | 1-8  | 0-8  | 1-2   | 1-8   | 7-40  |
| Interest on deposits with banks, post offices, building societies      | 1,010-0 | 107-5 | 58-5  | 11-4  | 9-8   | 6-4  | 3-9  | 1-9  | 3-6  | 5-2  | 1-0  | 0-8  | 0-6  | 2-6   | 1-8   | 18-16 |
| Other                                                                  | 111-2   | 100   | 0-5   | 3-3   | 22-8  | 13-3 | 10-8 | 8-2  | 7-4  | 7-0  | 3-7  | 2-4  | 3-1  | 4-9   | 12-4  | 18-16 |
| Pension from previous employment or Forces pension                     | 100     | 100   | 0-8   | 2-1   | 10-7  | 22-1 | 0-8  | 0-8  | 0-8  | 1-4  | 8-0  | 48-7 | 3-7  | 5-7   | 11-4  | 12-8  |
| War pension, industrial disablement pension, or workmen's compensation | 100     | 100   | 18-0  | 16-4  | 20-2  | 12-2 | 7-8  | 4-8  | 3-0  | 4-0  | 2-5  | 1-7  | 1-0  | 2-7   | 5-7   | 11-4  |
| Property, stocks and shares, government securities                     | 100     | 100   | 6-5   | 11-1  | 15-7  | 10-5 | 11-1 | 5-9  | 7-8  | 9-5  | 3-3  | 1-3  | 5-9  | 8-5   | 12-8  | 12-8  |
| Trust funds                                                            | 100     | 100   | 0-4   | 1-5   | 6-5   | 9-3  | 9-2  | 8-0  | 7-1  | 12-4 | 8-1  | 11-2 | 5-0  | 8-5   | 9-7   | 12-8  |
| Earnings (excluding profit from boards)                                | 100     | 100   | 1-9   | 10-0  | 18-5  | 24-5 | 10-7 | 6-9  | 5-6  | 0-3  | 3-8  | 3-8  | 4-4  | 9-7   | 12-8  | 12-8  |
| Annuities, Trade Union or Friendly Society benefits                    | 100     | 100   | 6-2   | 12-9  | 34-3  | 17-7 | 5-1  | 9-4  | 1-8  | 4-2  | 1-3  | 3-8  | 2-0  | 1-0   | 0-4   | 12-8  |
| Voluntary payments from friends, relatives or charitable organisations | 100     | 100   | 6-3   | 10-1  | 13-9  | 22-8 | 8-9  | 19-0 | 7-6  | 7-6  | 0-1  | 0-2  | 0-1  | 0-1   | 0-2   | 12-8  |
| Court orders or deeds of covenant                                      | 100     | 100   | 59-5  | 19-5  | 12-1  | 4-0  | 2-0  | 1-0  | 0-6  | 0-5  | 0-1  | 0-2  | 0-1  | 0-1   | 0-2   | 12-8  |
| Interest on deposits with banks, post offices, building societies      | 100     | 100   | 54-4  | 10-6  | 9-1   | 6-0  | 3-6  | 1-8  | 3-3  | 4-8  | 0-9  | 0-7  | 0-6  | 2-4   | 1-8   | 12-8  |
| Other                                                                  | 100     | 100   | 54-4  | 10-6  | 9-1   | 6-0  | 3-6  | 1-8  | 3-3  | 4-8  | 0-9  | 0-7  | 0-6  | 2-4   | 1-8   | 12-8  |

Per cent.

(a) Pensioners with income from more than one source are included against each relevant source.

Distribution of pensioner respondents in different age groups by total amount of savings,  
distinguishing householders from other pensioners

| Numbers represented by respondents in sample— |                                                   |                    | Numbers and proportions represented by respondents with savings amounting to— |       |                |             |             |             |               |                 |                 |                  |                  |  |
|-----------------------------------------------|---------------------------------------------------|--------------------|-------------------------------------------------------------------------------|-------|----------------|-------------|-------------|-------------|---------------|-----------------|-----------------|------------------|------------------|--|
|                                               | Those for whom this information was not available |                    | Those who gave relevant information                                           | Nil   | Less than £125 | £125 < £250 | £250 < £500 | £500 < £601 | £601 < £1,000 | £1,000 < £2,000 | £2,000 < £5,000 | £5,000 < £10,000 | £10,000 and over |  |
|                                               | All                                               | Number (Thousands) |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
| MARRIED COUPLES                               | Number (Thousands)                                | Number (Thousands) |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
| All married couples                           |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
| All ages                                      | 1,193.2                                           | 10.0               | 1,183.2                                                                       | 291.2 | 184.5          | 112.2       | 162.6       | 56.0        | 93.1          | 110.4           | 103.5           | 32.9             | 36.8             |  |
| 65-69                                         | 472.2                                             | 3.6                | 468.6                                                                         | 104.4 | 68.4           | 42.6        | 76.8        | 21.0        | 34.8          | 47.4            | 42.0            | 14.4             | 16.8             |  |
| 70-74                                         | 406.8                                             | 3.6                | 403.2                                                                         | 111.6 | 66.0           | 37.2        | 44.4        | 19.8        | 36.0          | 37.8            | 30.6            | 9.0              | 10.8             |  |
| 75-79                                         | 219.2                                             | 2.0                | 217.2                                                                         | 51.6  | 31.2           | 21.2        | 30.4        | 10.4        | 16.4          | 18.4            | 23.6            | 6.8              | 7.2              |  |
| 80-84                                         | 77.4                                              | 0.8                | 76.6                                                                          | 18.6  | 16.2           | 9.0         | 8.8         | 4.0         | 4.6           | 5.6             | 5.6             | 2.2              | 2.0              |  |
| 85 and over                                   | 17.6                                              |                    | 17.6                                                                          | 5.0   | 2.7            | 2.2         | 2.2         | 0.8         | 1.3           | 1.2             | 1.7             | 0.5              |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                                               |                                                   |                    |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |

|                                                             |       |       |      |      |      |      |      |      |      |      |     |
|-------------------------------------------------------------|-------|-------|------|------|------|------|------|------|------|------|-----|
| All ages<br>65-69<br>70-74<br>75-79<br>80-84<br>85 and over | 100   | 24.4  | 15.6 | 9.4  | 14.0 | 4.7  | 7.8  | 9.3  | 8.9  | 2.8  | 3.1 |
|                                                             | 100   | 21.9  | 14.6 | 9.1  | 16.7 | 4.6  | 7.3  | 10.0 | 9.1  | 3.1  | 3.6 |
|                                                             | 100   | 27.6  | 16.5 | 9.1  | 11.0 | 4.7  | 9.1  | 9.5  | 7.7  | 2.3  | 2.6 |
|                                                             | 100   | 24.0  | 14.2 | 9.4  | 14.4 | 4.8  | 7.3  | 8.3  | 11.1 | 3.3  | 3.3 |
|                                                             | 100   | 22.6  | 21.5 | 5.3  | 11.7 | 5.3  | 6.1  | 7.3  | 7.8  | 3.1  | 2.8 |
| <b>SINGLE MEN</b>                                           |       |       |      |      |      |      |      |      |      |      |     |
| All ages                                                    | 509.1 | 182.1 | 72.5 | 46.8 | 48.0 | 21.9 | 38.6 | 42.4 | 35.3 | 12.1 | 9.4 |
| All single men                                              |       |       |      |      |      |      |      |      |      |      |     |
| 65-69                                                       | 114.6 | 43.8  | 11.4 | 9.6  | 13.8 | 4.2  | 6.6  | 12.6 | 8.4  | 2.4  | 1.8 |
| 70-74                                                       | 145.4 | 46.2  | 21.6 | 16.8 | 10.2 | 7.2  | 14.4 | 9.0  | 10.8 | 6.0  | 4.2 |
| 75-79                                                       | 126.0 | 18.0  | 18.0 | 13.2 | 13.2 | 5.6  | 8.8  | 12.0 | 9.2  | 2.0  | 2.8 |
| 80-84                                                       | 82.4  | 32.8  | 14.8 | 6.6  | 6.4  | 2.4  | 6.6  | 6.6  | 4.6  | 1.2  | 0.4 |
| 85 and over                                                 | 42.5  | 18.5  | 6.7  | 3.0  | 4.4  | 2.5  | 2.2  | 2.2  | 2.3  | 0.5  | 0.2 |
| <b>Per cent.</b>                                            |       |       |      |      |      |      |      |      |      |      |     |
| All ages                                                    | 100   | 35.8  | 14.2 | 9.2  | 9.4  | 4.3  | 7.6  | 8.3  | 6.9  | 2.4  | 1.8 |
| 65-69                                                       | 100   | 38.2  | 9.9  | 8.4  | 12.0 | 3.7  | 5.8  | 11.0 | 7.3  | 2.1  | 1.6 |
| 70-74                                                       | 100   | 31.6  | 14.8 | 11.5 | 7.0  | 4.9  | 9.8  | 6.1  | 7.4  | 4.1  | 2.9 |
| 75-79                                                       | 100   | 33.1  | 14.6 | 8.8  | 10.7 | 4.5  | 7.1  | 9.7  | 7.5  | 1.6  | 2.3 |
| 80-84                                                       | 100   | 39.8  | 18.0 | 8.0  | 7.8  | 2.9  | 8.0  | 8.0  | 5.6  | 1.5  | 0.5 |
| 85 and over                                                 | 100   | 43.5  | 15.8 | 7.1  | 10.4 | 5.9  | 5.2  | 5.2  | 5.4  | 1.2  | 0.5 |
| <b>Householders</b>                                         |       |       |      |      |      |      |      |      |      |      |     |
| All ages                                                    | 334.0 | 104.5 | 47.1 | 30.7 | 31.3 | 17.3 | 25.6 | 34.8 | 26.4 | 9.6  | 6.7 |
| 65-69                                                       | 78.0  | 27.6  | 7.2  | 6.0  | 7.2  | 3.6  | 4.8  | 12.6 | 6.0  | 1.8  | 1.2 |
| 70-74                                                       | 108.6 | 29.4  | 16.2 | 12.0 | 9.0  | 6.6  | 9.6  | 8.4  | 9.6  | 4.8  | 3.0 |
| 75-79                                                       | 79.6  | 21.2  | 12.8 | 6.8  | 8.8  | 4.4  | 6.8  | 8.8  | 6.4  | 1.6  | 2.0 |
| 80-84                                                       | 47.2  | 17.6  | 7.6  | 4.6  | 4.0  | 1.4  | 3.4  | 3.8  | 3.4  | 1.0  | 0.4 |
| 85 and over                                                 | 20.6  | 8.7   | 3.3  | 1.3  | 2.3  | 1.3  | 1.0  | 1.2  | 1.0  | 0.4  | 0.1 |
| <b>Per cent.</b>                                            |       |       |      |      |      |      |      |      |      |      |     |
| All ages                                                    | 100   | 31.3  | 14.1 | 9.2  | 9.4  | 5.2  | 7.7  | 10.4 | 7.9  | 2.9  | 2.0 |
| 65-69                                                       | 100   | 35.4  | 9.2  | 7.7  | 9.2  | 4.6  | 6.2  | 16.2 | 7.7  | 2.3  | 1.5 |
| 70-74                                                       | 100   | 27.1  | 14.9 | 11.0 | 8.3  | 6.1  | 8.8  | 7.7  | 8.8  | 4.4  | 2.8 |
| 75-79                                                       | 100   | 26.6  | 16.1 | 8.5  | 11.1 | 5.5  | 8.5  | 11.1 | 8.0  | 2.0  | 2.5 |
| 80-84                                                       | 100   | 37.3  | 16.1 | 9.7  | 8.5  | 3.0  | 7.2  | 8.1  | 7.2  | 2.1  | 0.8 |
| 85 and over                                                 | 100   | 42.2  | 16.0 | 6.3  | 11.2 | 6.3  | 4.9  | 5.8  | 4.9  | 1.9  | 0.5 |





Respondents with less than £20 a week and assets of less than £2,000  
type and size of savings (a)

Table BR.6

|                                                          | Numbers represented by respondents with such savings— |                                                | Numbers and proportions represented by respondents with specified assets amounting to— |                    |           |           |            |             |             |             |             |               | Average Median  |     |     |
|----------------------------------------------------------|-------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------------|--------------------|-----------|-----------|------------|-------------|-------------|-------------|-------------|---------------|-----------------|-----|-----|
|                                                          | All                                                   | Those for whom amount of savings was not known | Those who gave relevant information                                                    | Number (Thousands) |           |           |            |             |             |             |             |               |                 | £   | £   |
|                                                          |                                                       |                                                |                                                                                        | Under £10          | £10 < £25 | £25 < £50 | £50 < £100 | £100 < £150 | £150 < £200 | £200 < £250 | £250 < £500 | £500 < £1,000 | £1,000 < £2,000 |     |     |
| <b>MARRIED COUPLES</b>                                   |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
| National Savings, Defence Bonds, etc.                    | 532.0                                                 | 16.5                                           | 515.5                                                                                  | 33.1               | 24.7      | 18.4      | 53.7       | 53.7        | 28.8        | 45.0        | 123.8       | 89.9          | 44.4            | 368 | 251 |
| Bank accounts other than those with Trustee Savings Bank | 189.8                                                 | 8.7                                            | 181.1                                                                                  | 2.9                | 12.8      | 14.8      | 23.5       | 27.4        | 12.4        | 18.6        | 37.2        | 24.6          | 6.9             | 302 | 187 |
| Building Societies                                       | 69.4                                                  | 7.0                                            | 62.4                                                                                   | 0.2                | 0.2       | 1.0       | 2.4        | 2.8         | 1.9         | 8.0         | 18.2        | 17.8          | 10.1            | 586 | 455 |
| Stocks, shares, securities                               | 40.9                                                  | 1.8                                            | 39.1                                                                                   | 0.2                | 2.8       | 2.0       | 6.3        | 4.8         | 2.0         | 1.9         | 7.0         | 7.2           | 4.9             | 449 | 239 |
| Property other than house lived in                       | 21.5                                                  | 1.2                                            | 20.3                                                                                   |                    |           | 0.8       |            | 0.8         | 0.7         | 1.2         | 3.1         | 7.7           | 6.0             | 707 | 700 |
| Other .. .. .                                            | 146.6                                                 | 2.8                                            | 143.8                                                                                  | 35.0               | 19.0      | 12.6      | 20.4       | 17.6        | 3.6         | 9.2         | 18.5        | 4.1           | 3.8             | 158 | 62  |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       |                                                |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |
|                                                          |                                                       | </                                             |                                                                                        |                    |           |           |            |             |             |             |             |               |                 |     |     |

| SINGLE MEN                            |  | Number (Thousands) |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
|---------------------------------------|--|--------------------|------|-------|------|------|------|-------|------|------|------|-------|-------|------|-----|-----|
|                                       |  | 187-0              | 4-0  | 183-0 | 10-2 | 10-6 | 8-8  | 11-6  | 25-2 | 10-1 | 15-3 | 36-3  | 39-2  | 15-7 | 371 | 249 |
| National Savings, Defence Bonds, etc. |  | 72-4               | 2-5  | 69-9  | 1-9  | 1-9  | 3-8  | 9-3   | 10-5 | 4-5  | 7-4  | 13-2  | 13-7  | 3-7  | 330 | 221 |
| Bank accounts other than those with   |  | 17-5               | 1-0  | 16-5  | 0-4  | 0-4  | 0-3  | 0-4   | 0-8  | 1-1  | 2-0  | 2-8   | 5-3   | 3-4  | 572 | 527 |
| Trustee Savings Bank                  |  | 13-6               | 0-1  | 13-5  | 0-1  | 0-5  | 0-8  | 2-4   | 0-6  | 0-4  | 2-7  | 3-8   | 2-2   | 3-8  | 584 | 435 |
| Building Societies                    |  | 14-2               | 2-5  | 11-7  | 0-5  | 0-5  | 0-8  | 2-4   | 0-6  | 0-4  | 0-1  | 0-7   | 6-2   | 2-9  | 609 | 653 |
| Stocks, shares, securities            |  | 55-0               | 0-2  | 54-8  | 9-5  | 5-5  | 4-1  | 8-7   | 5-1  | 3-9  | 4-1  | 6-6   | 5-7   | 1-6  | 201 | 96  |
| Property other than house lived in    |  |                    |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
| Other                                 |  |                    |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
|                                       |  | Per cent.          |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
| National Savings, Defence Bonds, etc. |  | 100                |      |       | 5-6  | 5-8  | 4-8  | 6-3   | 13-8 | 5-5  | 8-4  | 19-8  | 21-4  | 8-6  |     |     |
| Bank accounts other than those with   |  | 100                |      |       | 2-7  | 2-7  | 5-4  | 13-3  | 15-0 | 6-4  | 10-6 | 18-9  | 19-6  | 5-3  |     |     |
| Trustee Savings Bank                  |  | 100                |      |       | 2-4  | 2-4  | 1-8  | 2-4   | 4-8  | 6-7  | 12-1 | 17-0  | 32-1  | 20-6 |     |     |
| Building Societies                    |  | 100                |      |       | 0-7  | 3-7  | 5-9  | 17-8  | 4-4  | 3-0  | 20-0 | 28-1  | 16-3  | 16-3 |     |     |
| Stocks, shares, securities            |  | 100                |      |       |      |      |      |       | 3-4  | 12-0 | 0-9  | 6-0   | 53-0  | 24-8 |     |     |
| Property other than house lived in    |  | 100                |      |       | 17-3 | 10-0 | 7-5  | 15-9  | 9-3  | 7-1  | 7-5  | 12-0  | 10-4  | 2-9  |     |     |
| Other                                 |  | 100                |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
| SINGLE WOMEN                          |  | Number (Thousands) |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
|                                       |  | 953-8              | 29-1 | 924-7 | 84-7 | 59-9 | 63-4 | 119-3 | 98-9 | 48-5 | 83-3 | 166-8 | 147-6 | 52-3 | 299 | 187 |
| National Savings, Defence Bonds, etc. |  | 298-4              | 16-2 | 282-2 | 12-8 | 20-8 | 23-3 | 37-6  | 35-3 | 14-2 | 24-8 | 56-5  | 43-8  | 13-1 | 298 | 190 |
| Bank accounts other than those with   |  | 117-0              | 5-4  | 111-6 | 1-0  | 3-6  | 2-8  | 6-1   | 10-9 | 1-8  | 6-4  | 26-1  | 30-4  | 22-5 | 597 | 473 |
| Trustee Savings Bank                  |  | 76-6               | 5-0  | 71-6  | 0-8  | 0-3  | 4-4  | 9-0   | 7-3  | 4-9  | 7-4  | 12-0  | 16-4  | 9-1  | 509 | 286 |
| Building Societies                    |  | 41-1               | 5-0  | 36-1  | 0-6  | 1-2  | 1-1  | 1-6   | 2-8  | 1-4  | 9-0  | 11-4  | 7-0   | 7-0  | 637 | 513 |
| Stocks, shares, securities            |  | 282-2              | 5-6  | 276-6 | 83-2 | 39-8 | 33-4 | 32-6  | 30-5 | 8-1  | 16-8 | 20-5  | 8-2   | 3-5  | 127 | 36  |
| Property other than house lived in    |  |                    |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
| Other                                 |  |                    |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
|                                       |  | Per cent.          |      |       |      |      |      |       |      |      |      |       |       |      |     |     |
| National Savings, Defence Bonds, etc. |  | 100                |      |       | 9-2  | 6-5  | 6-9  | 12-9  | 10-7 | 5-2  | 9-0  | 18-0  | 16-0  | 5-7  |     |     |
| Bank accounts other than those with   |  | 100                |      |       | 4-5  | 7-4  | 8-3  | 13-3  | 12-5 | 5-0  | 8-8  | 20-0  | 15-5  | 4-6  |     |     |
| Trustee Savings Bank                  |  | 100                |      |       | 0-9  | 3-2  | 2-5  | 5-5   | 9-8  | 1-6  | 5-7  | 23-4  | 27-2  | 20-2 |     |     |
| Building Societies                    |  | 100                |      |       | 1-1  | 0-4  | 6-1  | 12-6  | 10-2 | 6-8  | 10-3 | 16-8  | 22-9  | 12-7 |     |     |
| Stocks, shares, securities            |  | 100                |      |       | 1-7  | 1-4  | 3-3  | 3-0   | 4-4  | 7-8  | 3-9  | 24-9  | 31-6  | 19-4 |     |     |
| Property other than house lived in    |  | 100                |      |       | 30-1 | 14-4 | 12-1 | 11-8  | 11-0 | 2-9  | 6-1  | 7-4   | 3-0   | 1-3  |     |     |
| Other                                 |  | 100                |      |       |      |      |      |       |      |      |      |       |       |      |     |     |

(a) Pensioners with savings of more than one type appear more than once in the table.

**Distribution of pensioner respondents in different age groups by total incomes and by net available resources**  
 Incomes under £20 a week

|                                |    | Numbers represented by respondents in sample (a) |                                                   |                                     | Proportions represented by respondents with— |         |         |         |         |          |                |                |              |
|--------------------------------|----|--------------------------------------------------|---------------------------------------------------|-------------------------------------|----------------------------------------------|---------|---------|---------|---------|----------|----------------|----------------|--------------|
|                                |    | All                                              | Those for whom this information was not available | Those who gave relevant information | Under £4                                     | £4 < £5 | £5 < £6 | £6 < £7 | £7 < £8 | £8 < £10 | £10 < £12.10s. | £12.10s. < £15 | £15 and over |
|                                |    | Number (Thousands)                               |                                                   |                                     | Per cent.                                    |         |         |         |         |          |                |                |              |
| <b>MARRIED COUPLES</b>         |    |                                                  |                                                   |                                     |                                              |         |         |         |         |          |                |                |              |
| Total income                   |    |                                                  |                                                   |                                     |                                              |         |         |         |         |          |                |                |              |
| All ages                       | .. | 1,106.4                                          | 4.6                                               | 1,101.8                             | 0.1                                          | 0.3     | 4.6     | 15.6    | 31.5    | 24.5     | 12.8           | 10.8           |              |
| 65-69                          | .. | 435.6                                            | 0.6                                               | 435.0                               | 0.3                                          | 0.3     | 4.3     | 11.0    | 27.3    | 28.0     | 15.7           | 13.4           |              |
| 70-74                          | .. | 373.6                                            | 2.4                                               | 373.2                               | 0.2                                          | 0.2     | 3.5     | 15.8    | 33.0    | 25.7     | 11.6           | 10.5           |              |
| 75-79                          | .. | 203.2                                            | 1.2                                               | 202.0                               |                                              |         | 4.4     | 20.2    | 34.9    | 19.8     | 11.3           | 9.3            |              |
| 80-84                          | .. | 74.6                                             | 0.4                                               | 74.2                                |                                              |         | 10.2    | 27.0    | 37.7    | 13.5     | 7.3            | 4.3            |              |
| 85 and over                    | .. | 17.4                                             |                                                   | 17.4                                |                                              |         | 15.5    | 24.7    | 42.5    | 12.1     | 4.0            | 1.1            |              |
| <b>Net available resources</b> |    |                                                  |                                                   |                                     |                                              |         |         |         |         |          |                |                |              |
| All ages                       | .. | 1,106.4                                          |                                                   | 1,106.4                             | 0.2                                          | 0.3     | 18.2    | 24.3    | 26.8    | 18.4     | 7.5            | 4.2            |              |
| 65-69                          | .. | 435.6                                            |                                                   | 435.6                               | 0.1                                          | 0.4     | 16.5    | 20.5    | 25.3    | 22.6     | 9.1            | 5.1            |              |
| 70-74                          | .. | 373.6                                            |                                                   | 373.6                               | 0.2                                          | 0.3     | 17.3    | 24.4    | 29.2    | 17.6     | 6.7            | 4.3            |              |
| 75-79                          | .. | 203.2                                            |                                                   | 203.2                               | 0.4                                          | 0.2     | 15.9    | 31.9    | 25.8    | 15.4     | 6.9            | 3.5            |              |
| 80-84                          | .. | 74.6                                             |                                                   | 74.6                                |                                              | 0.3     | 32.7    | 25.5    | 26.0    | 8.8      | 5.4            | 1.1            |              |
| 85 and over                    | .. | 17.4                                             |                                                   | 17.4                                | 0.6                                          | 0.6     | 44.8    | 21.3    | 23.0    | 8.0      | 1.1            | 0.6            |              |
| <b>SINGLE MEN</b>              |    |                                                  |                                                   |                                     |                                              |         |         |         |         |          |                |                |              |
| Total income                   |    |                                                  |                                                   |                                     |                                              |         |         |         |         |          |                |                |              |
| All ages                       | .. | 501.3                                            | 3.9                                               | 497.4                               | 0.4                                          | 32.3    | 22.9    | 12.9    | 9.1     | 11.3     | 6.2            | 2.7            |              |
| 65-69                          | .. | 112.2                                            | 0.6                                               | 111.6                               | 1.1                                          | 23.7    | 24.7    | 12.9    | 9.7     | 14.0     | 8.6            | 3.2            |              |
| 74-74                          | .. | 143.4                                            | 1.2                                               | 142.2                               | 0.4                                          | 24.1    | 21.9    | 12.7    | 9.3     | 14.8     | 8.9            | 4.6            |              |
| 75-79                          | .. | 121.2                                            | 1.2                                               | 120.0                               | 0.3                                          | 32.7    | 21.7    | 16.3    | 11.0    | 9.0      | 5.3            | 1.7            |              |
| 80-84                          | .. | 81.8                                             | 0.6                                               | 81.2                                |                                              | 46.3    | 24.6    | 9.6     | 7.1     | 8.4      | 2.0            | 0.7            |              |
| 85 and over                    | .. | 42.7                                             | 0.3                                               | 42.4                                |                                              | 54.7    | 21.7    | 10.8    | 5.7     | 4.5      | 1.2            | 0.9            |              |



|                                |    |         |      |     |      |      |      |      |      |
|--------------------------------|----|---------|------|-----|------|------|------|------|------|
| <i>Net available resources</i> |    |         |      |     |      |      |      |      |      |
| All ages                       | .. | 501.3   | ..   | 2.8 | 52.6 | 16.2 | 9.4  | 5.5  | 7.6  |
| 65-69                          | .. | 112.2   | ..   | 5.3 | 44.4 | 18.2 | 10.7 | 4.8  | 9.6  |
| 70-74                          | .. | 143.4   | ..   | 3.8 | 43.5 | 15.5 | 10.5 | 7.9  | 9.6  |
| 75-79                          | .. | 121.2   | ..   | 1.7 | 50.2 | 20.1 | 11.6 | 5.3  | 6.3  |
| 80-84                          | .. | 81.8    | ..   | 0.5 | 70.9 | 12.0 | 5.4  | 3.4  | 5.6  |
| 85 and over                    | .. | 42.7    | ..   | 0.5 | 76.8 | 10.5 | 4.5  | 3.5  | 3.3  |
| <b>SINGLE WOMEN</b>            |    |         |      |     |      |      |      |      |      |
| <i>Total incomes</i>           |    |         |      |     |      |      |      |      |      |
| All ages                       | .. | 2,212.2 | 11.3 | 1.0 | 42.7 | 24.7 | 10.4 | 6.4  | 7.7  |
| 60-64                          | .. | 393.8   | 1.2  | 2.1 | 26.7 | 19.5 | 10.7 | 10.9 | 16.8 |
| 65-69                          | .. | 514.0   | 3.6  | 1.0 | 32.9 | 27.0 | 12.3 | 7.2  | 9.4  |
| 70-74                          | .. | 504.2   | 3.6  | 1.4 | 43.2 | 25.8 | 9.5  | 7.0  | 6.2  |
| 75-79                          | .. | 417.7   | 0.6  | 0.2 | 54.5 | 25.2 | 9.1  | 3.6  | 4.0  |
| 80-84                          | .. | 255.2   | 1.2  | 0.1 | 56.1 | 26.6 | 11.3 | 2.8  | 2.1  |
| 85 and over                    | .. | 127.3   | 1.1  | ..  | 63.6 | 20.9 | 8.4  | 3.4  | 2.2  |
| <i>Net available resources</i> |    |         |      |     |      |      |      |      |      |
| All ages                       | .. | 2,212.2 | ..   | 3.0 | 65.4 | 14.1 | 6.2  | 3.5  | 4.1  |
| 60-64                          | .. | 393.8   | ..   | 4.6 | 46.3 | 18.0 | 10.8 | 6.6  | 7.2  |
| 65-69                          | .. | 514.0   | ..   | 4.8 | 57.8 | 16.2 | 7.0  | 4.1  | 4.4  |
| 70-74                          | .. | 504.2   | ..   | 3.6 | 65.0 | 13.5 | 6.0  | 3.6  | 5.6  |
| 75-79                          | .. | 417.7   | ..   | 1.0 | 76.1 | 13.4 | 3.5  | 2.2  | 1.8  |
| 80-84                          | .. | 255.2   | ..   | 0.2 | 82.4 | 11.0 | 3.6  | 1.1  | 1.3  |
| 85 and over                    | .. | 127.3   | ..   | ..  | 88.4 | 5.2  | 3.5  | 1.2  | 1.0  |
| <i>Net available resources</i> |    |         |      |     |      |      |      |      |      |
| All ages                       | .. | 2,212.2 | ..   | 3.0 | 65.4 | 14.1 | 6.2  | 3.5  | 4.1  |
| 60-64                          | .. | 393.8   | ..   | 4.6 | 46.3 | 18.0 | 10.8 | 6.6  | 7.2  |
| 65-69                          | .. | 514.0   | ..   | 4.8 | 57.8 | 16.2 | 7.0  | 4.1  | 4.4  |
| 70-74                          | .. | 504.2   | ..   | 3.6 | 65.0 | 13.5 | 6.0  | 3.6  | 5.6  |
| 75-79                          | .. | 417.7   | ..   | 1.0 | 76.1 | 13.4 | 3.5  | 2.2  | 1.8  |
| 80-84                          | .. | 255.2   | ..   | 0.2 | 82.4 | 11.0 | 3.6  | 1.1  | 1.3  |
| 85 and over                    | .. | 127.3   | ..   | ..  | 88.4 | 5.2  | 3.5  | 1.2  | 1.0  |

(a) These were some pensioners whose position in relation to net available resources was clear, but who could not be allocated with certainty to a "total income" group—see para. (47)

Need in relation to age, distinguishing householders from non-householders

| Net available resources equated or exceeded needs |                                         | Provisionally regarded as entitled to national assistance |                                    |                                    |                              |                                 |                                                |                                     |              |       |                                | Needs exceeded net available resources |                                                                    |                                                                  |       |
|---------------------------------------------------|-----------------------------------------|-----------------------------------------------------------|------------------------------------|------------------------------------|------------------------------|---------------------------------|------------------------------------------------|-------------------------------------|--------------|-------|--------------------------------|----------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------|-------|
| Numbers represented by respondents in sample      | Income was less than £20 a week or more | Excess was—<br>20s. a week or more                        | Use-protected capital of over £600 | Gap appeared to be met in full by— |                              |                                 |                                                | Gap appeared to be partly met by—   |              | Other | National assistance in payment |                                        |                                                                    |                                                                  |       |
|                                                   |                                         |                                                           |                                    | All                                | (a)<br>Net disposable income | (b)<br>Adults in same household | (c)<br>Help in kind from outside the household | (d)<br>A combination of (b) and (c) | £200 or more |       |                                | £250 but less than £500                | Net income disregarded and/or reduced to capital of less than £500 | Adults in same household help in kind from outside the household |       |
| <b>MARRIED COUPLES</b>                            |                                         |                                                           |                                    |                                    |                              |                                 |                                                |                                     |              |       |                                |                                        |                                                                    |                                                                  |       |
| <i>All married couples</i>                        |                                         |                                                           |                                    |                                    |                              |                                 |                                                |                                     |              |       |                                |                                        |                                                                    |                                                                  |       |
| All ages .. ..                                    | 1,193.2                                 | 86.8                                                      | 508.4                              | 61.2                               | 136.3                        | 42.6                            | 16.5                                           | 1.6                                 | 0.6          | 17.8  | 18.5                           | 16.4                                   | 3.0                                                                | 19.3                                                             | 213.7 |
| 65-69 .. ..                                       | 472.2                                   | 36.6                                                      | 223.2                              | 21.6                               | 53.4                         | 19.3                            | 5.4                                            | 0.6                                 | 0.6          | 6.0   | 6.0                            | 7.2                                    | 0.6                                                                | 7.8                                                              | 66.6  |
| 70-74 .. ..                                       | 406.8                                   | 31.2                                                      | 178.2                              | 21.0                               | 37.8                         | 12.0                            | 4.2                                            | 0.6                                 | 0.4          | 6.0   | 4.8                            | 4.8                                    | 0.4                                                                | 4.8                                                              | 73.6  |
| 75-79 .. ..                                       | 219.2                                   | 16.0                                                      | 82.4                               | 11.2                               | 28.4                         | 8.4                             | 2.8                                            | 0.4                                 | 0.2          | 3.6   | 4.2                            | 2.8                                    | 0.2                                                                | 4.8                                                              | 42.4  |
| 80-84 .. ..                                       | 77.4                                    | 2.8                                                       | 20.4                               | 3.2                                | 13.2                         | 2.6                             | 3.0                                            | 0.2                                 | 0.2          | 1.6   | 2.2                            | 1.6                                    | 0.2                                                                | 1.6                                                              | 23.2  |
| 85 and over ..                                    | 17.6                                    | 0.2                                                       | 3.8                                | 2.2                                | 3.5                          | 0.4                             | 1.1                                            | 0.4                                 | 0.2          | 0.6   | 0.7                            | 1.6                                    | 0.2                                                                | 0.3                                                              | 5.9   |
| <i>Per cent.</i>                                  |                                         |                                                           |                                    |                                    |                              |                                 |                                                |                                     |              |       |                                |                                        |                                                                    |                                                                  |       |
| All ages .. ..                                    | 100                                     | 7.3                                                       | 42.6                               | 5.1                                | 11.4                         | 3.6                             | 1.4                                            | 0.1                                 | 0.4          | 1.5   | 1.6                            | 1.4                                    | 0.2                                                                | 1.6                                                              | 17.9  |
| 65-69 .. ..                                       | 100                                     | 7.8                                                       | 47.3                               | 4.6                                | 11.3                         | 4.1                             | 1.1                                            | 0.1                                 | 0.1          | 1.3   | 1.3                            | 1.5                                    | 0.4                                                                | 1.7                                                              | 18.1  |
| 70-74 .. ..                                       | 100                                     | 7.7                                                       | 43.8                               | 5.2                                | 9.3                          | 2.9                             | 1.0                                            | 0.1                                 | 0.2          | 1.2   | 1.2                            | 1.2                                    | 0.1                                                                | 1.2                                                              | 18.6  |
| 75-79 .. ..                                       | 100                                     | 7.3                                                       | 37.6                               | 5.1                                | 13.0                         | 3.8                             | 1.3                                            | 0.2                                 | 0.2          | 1.6   | 2.2                            | 1.5                                    | 0.2                                                                | 2.2                                                              | 19.3  |
| 80-84 .. ..                                       | 100                                     | 3.6                                                       | 26.9                               | 6.1                                | 17.1                         | 3.4                             | 3.9                                            | 0.3                                 | 0.3          | 2.1   | 2.8                            | 2.1                                    | 0.3                                                                | 2.1                                                              | 26.0  |
| 85 and over ..                                    | 100                                     | 1.1                                                       | 21.6                               | 12.5                               | 19.9                         | 2.3                             | 6.2                                            | 2.5                                 | 0.5          | 3.4   | 4.0                            | 2.1                                    | 0.5                                                                | 1.7                                                              | 31.5  |
| <b>NON-HOUSEHOLDERS</b>                           |                                         |                                                           |                                    |                                    |                              |                                 |                                                |                                     |              |       |                                |                                        |                                                                    |                                                                  |       |
| <i>All non-householders</i>                       |                                         |                                                           |                                    |                                    |                              |                                 |                                                |                                     |              |       |                                |                                        |                                                                    |                                                                  |       |
| All ages .. ..                                    | 1,164.0                                 | 85.8                                                      | 697.8                              | 69.4                               | 129.4                        | 41.9                            | 12.7                                           | 1.6                                 | 0.2          | 17.7  | 18.2                           | 15.4                                   | 3.0                                                                | 13.7                                                             | 210.5 |
| 65-69 .. ..                                       | 464.4                                   | 36.6                                                      | 219.6                              | 21.6                               | 51.0                         | 18.0                            | 3.8                                            | 0.6                                 | 0.6          | 6.0   | 6.0                            | 6.6                                    | 0.6                                                                | 7.2                                                              | 66.0  |
| 70-74 .. ..                                       | 402.6                                   | 31.2                                                      | 178.2                              | 21.0                               | 37.8                         | 12.0                            | 4.2                                            | 0.6                                 | 0.4          | 6.0   | 4.8                            | 4.8                                    | 0.4                                                                | 4.8                                                              | 73.6  |
| 75-79 .. ..                                       | 219.2                                   | 16.0                                                      | 82.4                               | 11.2                               | 28.4                         | 8.4                             | 2.8                                            | 0.4                                 | 0.4          | 3.6   | 4.2                            | 2.8                                    | 0.4                                                                | 4.8                                                              | 41.4  |
| 80-84 .. ..                                       | 77.4                                    | 2.8                                                       | 20.4                               | 3.2                                | 13.2                         | 2.6                             | 3.0                                            | 0.2                                 | 0.2          | 1.6   | 2.2                            | 1.6                                    | 0.2                                                                | 1.6                                                              | 23.2  |
| 85 and over ..                                    | 16.0                                    | 0.2                                                       | 3.4                                | 2.0                                | 3.0                          | 0.5                             | 0.9                                            | 0.4                                 | 0.2          | 0.5   | 0.5                            | 1.2                                    | 0.2                                                                | 0.3                                                              | 5.7   |
| <i>Per cent.</i>                                  |                                         |                                                           |                                    |                                    |                              |                                 |                                                |                                     |              |       |                                |                                        |                                                                    |                                                                  |       |
| All ages .. ..                                    | 100                                     | 7.4                                                       | 42.8                               | 5.2                                | 11.1                         | 3.6                             | 1.1                                            | 0.1                                 | 0.1          | 1.5   | 1.6                            | 1.3                                    | 0.3                                                                | 1.6                                                              | 18.1  |
| 65-69 .. ..                                       | 100                                     | 7.9                                                       | 47.3                               | 4.7                                | 11.4                         | 4.0                             | 1.0                                            | 0.1                                 | 0.1          | 1.3   | 1.3                            | 1.4                                    | 0.4                                                                | 1.6                                                              | 18.2  |
| 70-74 .. ..                                       | 100                                     | 7.6                                                       | 44.0                               | 5.2                                | 9.1                          | 3.0                             | 0.7                                            | 0.1                                 | 0.1          | 1.5   | 1.2                            | 1.2                                    | 0.1                                                                | 1.2                                                              | 18.7  |
| 75-79 .. ..                                       | 100                                     | 7.4                                                       | 37.6                               | 5.1                                | 13.9                         | 4.0                             | 1.0                                            | 0.2                                 | 0.2          | 1.7   | 2.3                            | 1.5                                    | 0.2                                                                | 2.3                                                              | 19.8  |
| 80-84 .. ..                                       | 100                                     | 3.9                                                       | 26.5                               | 6.9                                | 16.0                         | 3.6                             | 2.8                                            | 0.3                                 | 0.3          | 2.2   | 2.8                            | 1.7                                    | 0.3                                                                | 2.2                                                              | 30.7  |
| 85 and over ..                                    | 100                                     | 1.3                                                       | 21.3                               | 12.5                               | 18.7                         | 1.9                             | 5.6                                            | 2.5                                 | 0.5          | 3.1   | 3.7                            | 1.9                                    | 0.3                                                                | 1.9                                                              | 35.6  |

| Householders living alone: |    | Number represented (Thousands) |      |       |       |      |      |      |      |      |     | Per cent. |      |
|----------------------------|----|--------------------------------|------|-------|-------|------|------|------|------|------|-----|-----------|------|
| All ages                   | .. | 990.4                          | 67.5 | 376.4 | 139.8 | 51.5 | 95.6 | 30.5 | 15.5 | 16.6 | 0.2 | 2.3       | 13.4 |
| 65-69                      | .. | 347.4                          | 25.4 | 168.8 | 54.0  | 17.4 | 37.8 | 14.4 | 5.4  | 4.8  | 0.2 | 1.8       | 6.0  |
| 70-74                      | .. | 319.2                          | 23.4 | 135.0 | 48.6  | 19.8 | 27.6 | 7.2  | 4.0  | 4.8  | 0.4 | 0.4       | 4.2  |
| 75-79                      | .. | 163.6                          | 12.6 | 62.5  | 26.8  | 8.4  | 20.4 | 6.0  | 2.4  | 4.8  | 0.8 | 0.8       | 2.4  |
| 80-84                      | .. | 54.0                           | 2.6  | 14.5  | 8.8   | 4.4  | 7.8  | 2.4  | 1.2  | 1.8  | 0.6 | 0.6       | 0.8  |
| 85 and over                | .. | 12.2                           | 0.1  | 2.4   | 1.6   | 1.5  | 2.0  | 0.3  | 0.3  | 0.6  | 0.2 | 0.2       | 0.6  |
| All ages                   |    | 100                            | 7.5  | 41.8  | 15.5  | 5.7  | 10.6 | 3.4  | 1.7  | 1.9  | 0.2 | 0.2       | 1.5  |
| 65-69                      | .. | 100                            | 8.4  | 46.3  | 15.5  | 5.0  | 10.9 | 4.1  | 1.6  | 1.4  | 0.2 | 0.2       | 1.7  |
| 70-74                      | .. | 100                            | 7.3  | 42.3  | 15.2  | 6.2  | 8.6  | 2.3  | 1.9  | 1.5  | 0.4 | 0.2       | 1.3  |
| 75-79                      | .. | 100                            | 7.2  | 38.4  | 16.2  | 5.1  | 12.3 | 3.6  | 1.4  | 1.2  | 0.4 | 0.2       | 1.4  |
| 80-84                      | .. | 100                            | 4.6  | 29.1  | 15.7  | 7.9  | 13.9 | 4.3  | 2.1  | 3.2  | 0.4 | 0.2       | 1.4  |
| 85 and over                | .. | 100                            | 0.8  | 19.7  | 13.1  | 12.3 | 16.4 | 2.5  | 4.1  | 4.9  | 0.2 | 0.2       | 1.6  |
| New-Home-owners:           |    | Number represented (Thousands) |      |       |       |      |      |      |      |      |     | Per cent. |      |
| All ages                   | .. | 29.2                           | 1.0  | 30.6  | 6.7   | 0.8  | 6.9  | 0.7  | 0.1  | 0.3  | 0.4 | 0.1       | 1.0  |
| 65-69                      | .. | 7.8                            | 0.6  | 1.6   | 1.2   | 0.8  | 2.4  | 0.6  | 0.1  | 0.2  | 0.4 | 0.1       | 0.6  |
| 70-74                      | .. | 6.0                            | 0.4  | 1.2   | 1.8   | 0.4  | 1.2  | 0.8  | 0.1  | 0.2  | 0.4 | 0.1       | 0.4  |
| 75-79                      | .. | 5.6                            | 0.4  | 1.6   | 0.6   | 0.2  | 1.6  | 0.1  | 0.1  | 0.1  | 0.4 | 0.1       | 0.4  |
| 80-84                      | .. | 1.6                            | 0.4  | 0.4   | 0.3   | 0.2  | 0.3  | 0.1  | 0.1  | 0.2  | 0.4 | 0.1       | 0.2  |
| 85 and over                | .. | 1.6                            | 0.4  | 0.4   | 0.3   | 0.2  | 0.3  | 0.1  | 0.1  | 0.2  | 0.4 | 0.1       | 0.2  |
| All ages                   |    | 100                            | 3.4  | 36.3  | 22.9  | 2.7  | 23.6 | 2.4  | 0.3  | 1.0  | 1.4 | 0.3       | 3.4  |
| 65-69                      | .. | 100                            | 10.0 | 30.0  | 30.0  | 4.5  | 20.8 | 7.7  | 6.3  | 6.3  | 4.5 | 1.0       | 7.7  |
| 70-74                      | .. | 100                            | 6.5  | 36.4  | 31.8  | 4.5  | 13.6 | 20.0 | 6.3  | 6.3  | 4.5 | 1.0       | 8.0  |
| 75-79                      | .. | 100                            | 32.0 | 32.0  | 13.0  | 4.0  | 12.0 | 30.0 | 6.3  | 6.3  | 4.5 | 1.0       | 8.0  |
| 80-84                      | .. | 100                            | 25.0 | 25.0  | 18.7  | 12.5 | 31.3 | 6.3  | 6.3  | 6.3  | 4.5 | 1.0       | 8.0  |
| 85 and over                | .. | 100                            | 15.5 | 15.5  | 13.8  | 26.7 | 68.2 | 14.5 | 4.9  | 5.1  | 4.2 | 2.6       | 4.2  |
| All ages                   |    | 515.4                          | 14.1 | 43.0  | 27.0  | 5.4  | 12.2 | 3.0  | 1.2  | 1.2  | 1.8 | 1.2       | 1.8  |
| 65-69                      | .. | 117.6                          | 4.2  | 25.2  | 31.8  | 7.8  | 17.4 | 4.8  | 1.6  | 1.6  | 1.6 | 1.2       | 1.2  |
| 70-74                      | .. | 156.0                          | 4.8  | 37.2  | 40.0  | 6.8  | 16.8 | 5.2  | 1.6  | 1.6  | 1.6 | 1.0       | 1.2  |
| 75-79                      | .. | 83.0                           | 1.2  | 11.0  | 25.4  | 5.2  | 14.2 | 3.0  | 0.6  | 0.6  | 0.6 | 0.4       | 0.6  |
| 80-84                      | .. | 43.0                           | 0.3  | 6.1   | 14.6  | 1.5  | 8.6  | 0.3  | 0.3  | 0.7  | 0.6 | 0.4       | 0.6  |
| 85 and over                | .. | 43.0                           | 0.3  | 6.1   | 14.6  | 1.5  | 8.6  | 0.3  | 0.3  | 0.7  | 0.6 | 0.4       | 0.6  |
| All ages                   |    | 100                            | 2.7  | 30.2  | 26.9  | 5.2  | 13.2 | 2.8  | 1.0  | 1.0  | 0.8 | 0.5       | 0.8  |
| 65-69                      | .. | 100                            | 3.1  | 36.3  | 25.3  | 4.7  | 11.4 | 2.8  | 1.0  | 1.0  | 0.8 | 0.5       | 0.8  |
| 70-74                      | .. | 100                            | 2.8  | 37.4  | 31.7  | 5.4  | 11.8 | 3.3  | 1.3  | 1.3  | 1.0 | 1.2       | 1.0  |
| 75-79                      | .. | 100                            | 1.4  | 29.4  | 31.7  | 5.4  | 11.7 | 2.3  | 0.7  | 0.7  | 0.7 | 1.2       | 0.7  |
| 80-84                      | .. | 100                            | 1.4  | 18.1  | 30.6  | 6.3  | 17.1 | 3.6  | 0.7  | 1.2  | 1.4 | 1.6       | 1.4  |
| 85 and over                | .. | 100                            | 0.7  | 14.2  | 34.0  | 3.3  | 20.0 | 0.7  | 0.7  | 1.6  | 1.6 | 1.6       | 1.6  |

Need in relation to age, distinguishing householders from non householders—continued

|                                | Net available resources equalled or exceeded needs |                                                | Un-protected capital of over £500   | Needs exceeded net available resources       |                                                           |                                    |                                                                     |     |     |                                   |     |       |     | National assistance in payment |     |      |      |
|--------------------------------|----------------------------------------------------|------------------------------------------------|-------------------------------------|----------------------------------------------|-----------------------------------------------------------|------------------------------------|---------------------------------------------------------------------|-----|-----|-----------------------------------|-----|-------|-----|--------------------------------|-----|------|------|
|                                | Numbers represented by respondents in sample       | Income was—<br>£20 a week or more              |                                     | Excess was—<br>less than 20s. a week or more | Provisionally regarded as entitled to national assistance |                                    |                                                                     |     |     |                                   |     |       |     |                                |     |      |      |
|                                |                                                    |                                                |                                     |                                              | All                                                       | Gap appeared to be met in full by— |                                                                     |     |     | Gap appeared to be partly met by— |     | Other |     |                                |     |      |      |
| (a)<br>Net dis-regarded income | (b)<br>Adults in same household                    | (c)<br>Help in kind from outside the household | (d)<br>A combination of (b) and (c) | £500 or more                                 |                                                           | £250 but less than £500            | Not discarded income and/or help in kind from outside the household |     |     |                                   |     |       |     |                                |     |      |      |
| SINGLE MEN—continued           |                                                    |                                                |                                     |                                              |                                                           |                                    |                                                                     |     |     |                                   |     |       |     |                                |     |      |      |
| All householders:              |                                                    |                                                |                                     |                                              |                                                           |                                    |                                                                     |     |     |                                   |     |       |     |                                |     |      |      |
| All ages                       | 337.1                                              | 12.8                                           | 58.6                                | 59.8                                         | 23.4                                                      | 48.0                               | 11.4                                                                | 8.5 | 3.7 | 0.8                               | 4.5 | 4.5   | 2.9 | 0.6                            | 2.4 | 10.2 | 93.6 |
| 65-69                          | 79.2                                               | 3.0                                            | 28.2                                | 12.0                                         | 5.4                                                       | 9.0                                | 1.8                                                                 | 0.6 | 0.6 | 0.6                               | 1.2 | 1.2   | 0.6 | 0.6                            | 1.2 | 4.2  | 21.6 |
| 70-74                          | 108.6                                              | 4.2                                            | 39.6                                | 14.4                                         | 7.2                                                       | 15.0                               | 4.8                                                                 | 0.6 | 1.2 | 1.2                               | 1.2 | 1.2   | 1.2 | 1.2                            | 1.2 | 4.2  | 28.2 |
| 75-79                          | 81.2                                               | 4.4                                            | 20.0                                | 23.8                                         | 5.2                                                       | 11.2                               | 2.4                                                                 | 2.8 | 1.6 | 0.6                               | 1.6 | 1.6   | 1.2 | 0.6                            | 1.0 | 0.4  | 17.6 |
| 80-84                          | 47.4                                               | 1.0                                            | 7.8                                 | 7.0                                          | 4.4                                                       | 9.8                                | 2.2                                                                 | 2.8 | 0.8 | 0.6                               | 0.4 | 0.4   | 0.6 | 0.6                            | 1.0 | 1.0  | 17.4 |
| 85 and over                    | 20.7                                               | 0.2                                            | 3.0                                 | 3.6                                          | 1.2                                                       | 3.9                                | 0.2                                                                 | 1.7 | 0.1 | 0.2                               | 0.1 | 0.1   | 0.5 | 0.5                            | 0.2 | 0.4  | 8.8  |
| Per cent.                      |                                                    |                                                |                                     |                                              |                                                           |                                    |                                                                     |     |     |                                   |     |       |     |                                |     |      |      |
| All ages                       | 100                                                | 3.8                                            | 20.2                                | 17.7                                         | 6.9                                                       | 14.5                               | 3.4                                                                 | 2.5 | 1.1 | 0.2                               | 1.3 | 1.3   | 0.9 | 0.8                            | 0.7 | 3.0  | 27.8 |
| 65-69                          | 100                                                | 3.8                                            | 15.6                                | 15.2                                         | 6.8                                                       | 11.4                               | 2.5                                                                 | 0.8 | 0.6 | 0.8                               | 1.3 | 1.3   | 0.8 | 0.8                            | 1.1 | 3.0  | 27.3 |
| 70-74                          | 100                                                | 3.9                                            | 36.5                                | 13.3                                         | 6.6                                                       | 13.8                               | 4.4                                                                 | 0.6 | 1.1 | 1.1                               | 1.7 | 1.7   | 1.5 | 1.5                            | 1.1 | 3.9  | 26.0 |
| 75-79                          | 100                                                | 5.4                                            | 24.6                                | 28.1                                         | 6.4                                                       | 13.8                               | 3.0                                                                 | 3.8 | 2.0 | 0.6                               | 2.0 | 2.0   | 1.5 | 1.5                            | 2.1 | 0.5  | 21.7 |
| 80-84                          | 100                                                | 2.1                                            | 16.5                                | 14.8                                         | 9.1                                                       | 20.7                               | 4.6                                                                 | 5.9 | 1.7 | 0.7                               | 0.8 | 0.8   | 1.3 | 1.3                            | 2.1 | 2.1  | 36.7 |
| 85 and over                    | 100                                                | 1.0                                            | 14.5                                | 17.4                                         | 5.8                                                       | 18.8                               | 1.0                                                                 | 8.2 | 0.5 | 1.0                               | 0.5 | 0.5   | 2.4 | 2.4                            | 1.0 | 1.9  | 42.5 |
| Householders living alone:     |                                                    |                                                |                                     |                                              |                                                           |                                    |                                                                     |     |     |                                   |     |       |     |                                |     |      |      |
| All ages                       | 216.3                                              | 4.5                                            | 64.5                                | 32.5                                         | 16.7                                                      | 27.4                               | 8.5                                                                 | 3.5 | 3.5 | 0.1                               | 4.0 | 3.4   | 2.3 | 0.5                            | 0.5 | 5.1  | 69.9 |
| 65-69                          | 52.2                                               | 1.8                                            | 19.8                                | 6.6                                          | 4.2                                                       | 9.6                                | 1.8                                                                 | 0.6 | 1.2 | 0.1                               | 1.2 | 1.2   | 1.2 | 1.2                            | 1.2 | 1.2  | 17.4 |
| 70-74                          | 72.6                                               | 1.8                                            | 26.4                                | 5.6                                          | 4.0                                                       | 9.6                                | 3.0                                                                 | 1.2 | 1.2 | 0.6                               | 1.2 | 1.2   | 1.2 | 1.2                            | 0.4 | 3.0  | 21.0 |
| 75-79                          | 52.4                                               | 2.4                                            | 12.8                                | 12.4                                         | 4.0                                                       | 8.0                                | 2.0                                                                 | 1.6 | 0.6 | 0.6                               | 1.6 | 1.6   | 0.6 | 0.6                            | 0.4 | 0.4  | 13.2 |
| 80-84                          | 28.2                                               | 0.2                                            | 3.4                                 | 5.6                                          | 3.6                                                       | 4.0                                | 1.6                                                                 | 0.6 | 0.6 | 0.1                               | 0.6 | 0.6   | 0.6 | 0.6                            | 0.4 | 0.2  | 13.4 |
| 85 and over                    | 10.5                                               | 0.1                                            | 1.9                                 | 1.3                                          | 0.7                                                       | 1.6                                | 0.1                                                                 | 0.1 | 0.1 | 0.1                               | 0.1 | 0.4   | 0.5 | 0.5                            | 0.1 | 0.3  | 4.9  |
| Per cent.                      |                                                    |                                                |                                     |                                              |                                                           |                                    |                                                                     |     |     |                                   |     |       |     |                                |     |      |      |
| All ages                       | 100                                                | 2.1                                            | 29.7                                | 15.5                                         | 7.7                                                       | 12.7                               | 3.9                                                                 | 1.6 | 1.6 | 0.2                               | 1.8 | 1.6   | 1.1 | 1.1                            | 0.2 | 2.4  | 32.3 |
| 65-69                          | 100                                                | 2.5                                            | 37.9                                | 12.6                                         | 8.0                                                       | 18.0                               | 3.4                                                                 | 0.6 | 1.7 | 0.2                               | 2.3 | 2.3   | 1.7 | 1.7                            | 2.4 | 2.3  | 33.3 |
| 70-74                          | 100                                                | 4.5                                            | 36.4                                | 13.2                                         | 5.8                                                       | 13.2                               | 4.1                                                                 | 1.7 | 3.0 | 0.1                               | 3.0 | 3.0   | 2.5 | 2.5                            | 4.1 | 4.1  | 28.9 |
| 75-79                          | 100                                                | 0.7                                            | 24.2                                | 23.5                                         | 7.6                                                       | 15.2                               | 3.8                                                                 | 3.0 | 2.1 | 0.1                               | 3.0 | 3.0   | 2.1 | 2.1                            | 0.8 | 0.8  | 23.0 |
| 80-84                          | 100                                                | 0.7                                            | 12.1                                | 12.8                                         | 12.8                                                      | 18.2                               | 5.7                                                                 | 2.1 | 2.1 | 1.0                               | 2.1 | 2.1   | 2.1 | 2.1                            | 0.7 | 0.7  | 46.7 |
| 85 and over                    | 100                                                | 1.0                                            | 18.1                                | 12.4                                         | 6.7                                                       | 15.2                               | 1.0                                                                 | 1.0 | 1.0 | 1.0                               | 1.0 | 3.6   | 4.8 | 4.8                            | 1.0 | 2.9  | 46.7 |

Number represented (Thousands)

[illegible]

Table BR. 8

## Need in relation to age, distinguishing householders from non-householders—continued

|                                              |                               | Net available resources equalled or exceeded needs |                                      | Needs exceeded net available resources |                                    |                                                           |                                             |                                  |                                                                                                                 |                                                                         | National assistance in payment |
|----------------------------------------------|-------------------------------|----------------------------------------------------|--------------------------------------|----------------------------------------|------------------------------------|-----------------------------------------------------------|---------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------|
|                                              |                               | Income was £20 a week or more                      | Excess was—<br>20s. a week or more   | Un-protected capital of £600 or more   | All                                | Provisionally regarded as entitled to national assistance |                                             |                                  |                                                                                                                 | Other                                                                   |                                |
|                                              |                               |                                                    |                                      |                                        |                                    | Gap appeared to be met in full by—                        |                                             |                                  |                                                                                                                 |                                                                         |                                |
| Numbers represented by respondents in sample | Income was £20 a week or more | Excess was—<br>20s. a week or more                 | Un-protected capital of £600 or more | All                                    | Gap appeared to be met in full by— |                                                           |                                             |                                  | Gap appeared to be partly met by—<br>Net income disregarded and/or readily realisable capital of less than £500 | Adults in same household and/or help in kind from outside the household |                                |
|                                              |                               |                                                    |                                      |                                        | (a) Net dis-regarded income        | (b) Adults in same household                              | (c) Help in kind from outside the household | (d) A combination of (b) and (c) |                                                                                                                 |                                                                         |                                |
| SINGLE WOMEN—continued                       |                               |                                                    |                                      |                                        |                                    |                                                           |                                             |                                  |                                                                                                                 |                                                                         |                                |
| Householders living alone:                   |                               |                                                    |                                      |                                        |                                    |                                                           |                                             |                                  |                                                                                                                 |                                                                         |                                |
| All ages ..                                  | 1,118.8                       | 19.2                                               | 192.4                                | 126.6                                  | 110.6                              | 198.8                                                     | 26.6                                        | 1.2                              | 18.6                                                                                                            | 0.3                                                                     | 471.2                          |
| 60-64 ..                                     | 105.2                         | 6.0                                                | 58.2                                 | 26.4                                   | 18.0                               | 34.8                                                      | 19.2                                        | 4.8                              | 2.4                                                                                                             | 0.3                                                                     | 51.8                           |
| 65-69 ..                                     | 287.5                         | 7.2                                                | 58.2                                 | 34.2                                   | 32.4                               | 54.1                                                      | 20.4                                        | 10.8                             | 6.6                                                                                                             | 0.6                                                                     | 8.5                            |
| 70-74 ..                                     | 229.7                         | 4.2                                                | 46.2                                 | 30.1                                   | 25.2                               | 43.6                                                      | 6.0                                         | 13.2                             | 9.6                                                                                                             | 1.2                                                                     | 101.4                          |
| 75-79 ..                                     | 213.2                         | 1.6                                                | 20.8                                 | 23.8                                   | 19.6                               | 41.0                                                      | 8.2                                         | 10.2                             | 5.2                                                                                                             | 1.2                                                                     | 110.2                          |
| 80-84 ..                                     | 124.1                         | 7.6                                                | 9.8                                  | 11.2                                   | 11.2                               | 20.0                                                      | 2.6                                         | 4.6                              | 2.6                                                                                                             | 0.4                                                                     | 166.2                          |
| 85 and over ..                               | 39.1                          | 0.2                                                | 1.4                                  | 4.0                                    | 5.1                                | 5.1                                                       | 0.2                                         | 1.2                              | 0.2                                                                                                             | 1.2                                                                     | 26.1                           |
| Per cent.                                    |                               |                                                    |                                      |                                        |                                    |                                                           |                                             |                                  |                                                                                                                 |                                                                         |                                |
| All ages ..                                  | 100                           | 1.7                                                | 17.2                                 | 11.3                                   | 9.9                                | 17.8                                                      | 5.1                                         | 0.1                              | 1.7                                                                                                             | 0.0                                                                     | 42.1                           |
| 60-64 ..                                     | 100                           | 3.1                                                | 20.8                                 | 13.5                                   | 9.2                                | 17.8                                                      | 9.8                                         | 1.2                              | 1.2                                                                                                             | 0.3                                                                     | 26.5                           |
| 65-69 ..                                     | 100                           | 2.5                                                | 20.2                                 | 11.9                                   | 11.3                               | 18.8                                                      | 7.1                                         | 1.0                              | 1.0                                                                                                             | 0.2                                                                     | 35.3                           |
| 70-74 ..                                     | 100                           | 1.6                                                | 17.8                                 | 11.6                                   | 9.7                                | 16.9                                                      | 2.3                                         | 1.6                              | 1.6                                                                                                             | 0.5                                                                     | 42.4                           |
| 75-79 ..                                     | 100                           | 0.8                                                | 9.8                                  | 11.2                                   | 9.3                                | 19.2                                                      | 3.8                                         | 2.5                              | 2.5                                                                                                             | 0.6                                                                     | 49.8                           |
| 80-84 ..                                     | 100                           | 6.1                                                | 7.9                                  | 9.0                                    | 9.0                                | 16.1                                                      | 2.1                                         | 2.4                              | 2.4                                                                                                             | 0.3                                                                     | 60.8                           |
| 85 and over ..                               | 100                           | 0.5                                                | 3.6                                  | 5.9                                    | 10.2                               | 13.0                                                      | 0.5                                         | 1.5                              | 4.1                                                                                                             | 0.5                                                                     | 66.8                           |
| Non-householders:                            |                               |                                                    |                                      |                                        |                                    |                                                           |                                             |                                  |                                                                                                                 |                                                                         |                                |
| All ages ..                                  | 529.7                         | 3.7                                                | 98.8                                 | 227.5                                  | 8.9                                | 109.4                                                     | 6.3                                         | 2.2                              | 0.2                                                                                                             | 0.2                                                                     | 81.4                           |
| 60-64 ..                                     | 69.6                          | 1.2                                                | 19.8                                 | 25.2                                   | 2.4                                | 14.4                                                      | 3.0                                         | 0.6                              | 1.2                                                                                                             | 0.6                                                                     | 9.0                            |
| 65-69 ..                                     | 99.3                          | 1.8                                                | 30.2                                 | 36.0                                   | 0.6                                | 15.7                                                      | 1.2                                         | 0.6                              | 0.6                                                                                                             | 0.6                                                                     | 13.2                           |
| 70-74 ..                                     | 114.2                         | 0.6                                                | 24.0                                 | 27.6                                   | 0.6                                | 19.2                                                      | 1.2                                         | 0.6                              | 0.6                                                                                                             | 0.6                                                                     | 16.2                           |
| 75-79 ..                                     | 103.1                         | 1.1                                                | 12.6                                 | 40.0                                   | 1.1                                | 22.8                                                      | 0.4                                         | 0.6                              | 1.2                                                                                                             | 1.8                                                                     | 16.6                           |
| 80-84 ..                                     | 76.2                          | 7.1                                                | 32.4                                 | 32.4                                   | 2.0                                | 21.8                                                      | 0.2                                         | 0.8                              | 0.8                                                                                                             | 1.4                                                                     | 12.5                           |
| 85 and over ..                               | 64.5                          | 0.1                                                | 5.1                                  | 27.3                                   | 2.8                                | 15.5                                                      | 0.3                                         | 0.3                              | 0.5                                                                                                             | 0.4                                                                     | 13.5                           |



Need in relation to sources of income other than retirement pension (a)

| Source of income                                                             | Numbers represented by those who gave relevant information | Resources exceeded needs                   |                                                | Needs exceeded available resources                   |                                          |                               |
|------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------|------------------------------------------------|------------------------------------------------------|------------------------------------------|-------------------------------|
|                                                                              |                                                            | Income £20 or more—assumed to exceed needs | Available resources equalled or exceeded needs | No provisional title (unprotected capital over £600) | Provisional title to national assistance | Receiving national assistance |
|                                                                              |                                                            |                                            |                                                | <i>Per cent.</i>                                     |                                          |                               |
| <b>MARRIED COUPLES</b>                                                       | <b>Number (Thousands)</b>                                  |                                            |                                                |                                                      |                                          |                               |
| No income from any source .. ..                                              | 142.0                                                      |                                            | 19.3                                           |                                                      | 15.6                                     | 65.0                          |
| Income from one or more of the following sources .. ..                       |                                                            | 8.3                                        | 63.5                                           | 5.8                                                  | 10.9                                     | 11.5                          |
| Pension from previous employment or Forces pension .. ..                     | 1,051.2                                                    | 8.1                                        | 71.7                                           | 1.5                                                  | 8.7                                      | 9.9                           |
| War or industrial disablement benefit .. ..                                  | 96.8                                                       | 7.2                                        | 79.3                                           | 2.0                                                  | 6.0                                      | 5.5                           |
| War or industrial dependant's allowance .. ..                                | 2.8*                                                       |                                            |                                                |                                                      |                                          |                               |
| Workmen's compensation .. ..                                                 | 5.9*                                                       |                                            |                                                |                                                      |                                          |                               |
| Property (excluding house lived in) .. ..                                    | 59.5                                                       | 22.0                                       | 61.2                                           | 12.4                                                 | 3.4                                      | 1.0                           |
| Stocks, shares, government securities .. ..                                  | 169.8                                                      | 29.2                                       | 49.6                                           | 16.8                                                 | 2.0                                      | 2.4                           |
| Trust Funds .. ..                                                            | 7.8*                                                       |                                            |                                                |                                                      |                                          |                               |
| Earnings (excluding profit from boarders) .. ..                              | 305.8                                                      | 13.0                                       | 71.7                                           | 2.0                                                  | 9.3                                      | 4.0                           |
| Annuities, Trade Union or Friendly Society benefits .. ..                    | 74.5                                                       | 11.5                                       | 55.4                                           | 7.1                                                  | 11.3                                     | 14.6                          |
| Voluntary payments from friends, relatives or charitable organisations .. .. | 13.5                                                       | 3.7                                        | 38.5                                           | 5.9                                                  | 24.4                                     | 27.4                          |
| Other income (b) .. ..                                                       | 715.8                                                      | 8.9                                        | 62.1                                           | 7.4                                                  | 11.4                                     | 10.1                          |
| <b>SINGLE MEN</b>                                                            |                                                            |                                            |                                                |                                                      |                                          |                               |
| No income from any source .. ..                                              | 128.9                                                      |                                            | 24.1                                           | 0.8                                                  | 20.5                                     | 54.6                          |
| Income from one or more of the following sources .. ..                       | 386.3                                                      | 3.7                                        | 68.1                                           | 6.7                                                  | 10.8                                     | 10.8                          |
| Pension from previous employment or Forces pension .. ..                     | 208.2                                                      | 3.4                                        | 79.9                                           | 3.2                                                  | 7.1                                      | 6.5                           |





## Need in relation to savings, by age and total amount of savings

| Numbers represented by respondents in sample— |                                                   |      | Numbers and proportions represented by respondents with savings amounting to— |                    |                |             |             |             |               |                 |                 |                  |                  |  |  |
|-----------------------------------------------|---------------------------------------------------|------|-------------------------------------------------------------------------------|--------------------|----------------|-------------|-------------|-------------|---------------|-----------------|-----------------|------------------|------------------|--|--|
|                                               | Those for whom this information was not available |      | Those who gave relevant information                                           | Nil                | Less than £125 | £125 < £250 | £250 < £500 | £500 < £601 | £601 < £1,000 | £1,000 < £2,000 | £2,000 < £5,000 | £5,000 < £10,000 | £10,000 and over |  |  |
|                                               | All                                               |      |                                                                               |                    |                |             |             |             |               |                 |                 |                  |                  |  |  |
| MARRIED COUPLES                               |                                                   |      |                                                                               | Number (Thousands) |                |             |             |             |               |                 |                 |                  |                  |  |  |
| All ages                                      | 1,193.2                                           | 10.0 | 1183.2                                                                        | 291.2              | 184.5          | 112.2       | 162.6       | 56.0        | 93.1          | 110.4           | 103.5           | 32.9             | 36.8             |  |  |
| Not entitled to national assistance           | 843.2                                             | 10.0 | 833.2                                                                         | 145.6              | 110.8          | 70.6        | 104.6       | 40.7        | 80.8          | 106.9           | 103.5           | 32.9             | 36.8             |  |  |
| (a) Resources exceeded needs                  | 782.0                                             | 10.0 | 772.0                                                                         | 145.6              | 110.8          | 70.0        | 104.0       | 40.7        | 73.1          | 85.6            | 82.5            | 26.3             | 33.4             |  |  |
| (b) Unprotected capital over £600             | 61.2                                              |      | 61.2                                                                          |                    |                | 0.6         | 0.6         |             | 7.7           | 21.3            | 21.0            | 6.6              | 3.4              |  |  |
| Provisionally entitled to national assistance | 136.3                                             |      | 136.3                                                                         | 41.0               | 21.9           | 17.5        | 29.2        | 13.6        | 9.8           | 3.3             |                 |                  |                  |  |  |
| Receiving national assistance                 | 213.7                                             |      | 213.7                                                                         | 104.6              | 51.8           | 24.1        | 28.8        | 1.7         | 2.5           | 0.2             |                 |                  |                  |  |  |
| Per cent.                                     |                                                   |      |                                                                               |                    |                |             |             |             |               |                 |                 |                  |                  |  |  |
| Not entitled to national assistance           |                                                   |      | 100                                                                           | 17.5               | 13.3           | 8.5         | 12.6        | 4.9         | 9.7           | 12.8            | 12.4            | 3.9              | 4.4              |  |  |
| (a) Resources exceeded needs                  |                                                   |      | 100                                                                           | 18.9               | 14.4           | 9.1         | 13.5        | 5.3         | 9.5           | 11.1            | 10.7            | 3.4              | 4.3              |  |  |
| (b) Unprotected capital over £600             |                                                   |      | 100                                                                           |                    |                | 1.0         | 1.0         |             | 12.6          | 34.8            | 34.3            | 10.8             | 5.6              |  |  |
| Provisionally entitled to national assistance |                                                   |      | 100                                                                           | 30.1               | 16.1           | 12.8        | 21.4        | 10.0        | 7.2           | 2.4             |                 |                  |                  |  |  |
| Receiving national assistance                 |                                                   |      | 100                                                                           | 48.9               | 24.2           | 11.3        | 13.5        | 0.8         | 1.2           | 0.1             |                 |                  |                  |  |  |
|                                               |                                                   |      |                                                                               | Number (Thousands) |                |             |             |             |               |                 |                 |                  |                  |  |  |
| Age 65-69                                     | 472.2                                             | 3.6  | 468.6                                                                         | 104.4              | 68.4           | 42.6        | 76.8        | 21.0        | 34.8          | 47.4            | 42.0            | 14.4             | 16.8             |  |  |
| Not entitled to assistance                    | 352.2                                             | 3.6  | 348.6                                                                         | 52.8               | 45.0           | 30.0        | 57.6        | 15.0        | 28.2          | 46.8            | 42.0            | 14.4             | 16.8             |  |  |
| Provisionally entitled to assistance          | 53.4                                              |      | 53.4                                                                          | 18.6               | 9.6            | 5.4         | 9.6         | 5.4         | 4.2           | 0.6             |                 |                  |                  |  |  |
| Receiving assistance                          | 66.6                                              |      | 66.6                                                                          | 33.0               | 13.8           | 7.2         | 9.6         | 0.6         | 2.4           |                 |                 |                  |                  |  |  |
| Per cent.                                     |                                                   |      |                                                                               |                    |                |             |             |             |               |                 |                 |                  |                  |  |  |
| Not entitled to assistance                    |                                                   |      | 100                                                                           | 15.1               | 12.9           | 8.6         | 16.5        | 4.3         | 8.1           | 13.4            | 12.0            | 4.1              | 4.8              |  |  |
| Provisionally entitled to assistance          |                                                   |      | 100                                                                           | 34.8               | 18.0           | 10.1        | 18.0        | 10.1        | 7.9           | 1.1             |                 |                  |                  |  |  |
| Receiving assistance                          |                                                   |      | 100                                                                           | 49.5               | 20.7           | 10.8        | 14.4        | 0.9         | 3.6           |                 |                 |                  |                  |  |  |

|                            |    |       |     |       |       |      |      |      |      |      |      |      |     |      |
|----------------------------|----|-------|-----|-------|-------|------|------|------|------|------|------|------|-----|------|
| Age 70-74                  | .. | 406.8 | 3.6 | 403.2 | 111.6 | 66.0 | 37.2 | 44.4 | 19.8 | 36.0 | 37.8 | 30.6 | 9.0 | 10.8 |
|                            | .. | 293.4 | 3.6 | 289.8 | 59.4  | 43.8 | 24.0 | 26.4 | 16.2 | 33.0 | 36.6 | 30.6 | 9.0 | 10.8 |
|                            | .. | 37.8  | ..  | 37.8  | 12.0  | 4.8  | 5.4  | 8.4  | 3.0  | 3.0  | 1.2  | ..   | ..  | ..   |
|                            | .. | 75.6  | ..  | 75.6  | 40.2  | 17.4 | 7.8  | 9.6  | 0.6  | ..   | ..   | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
| Per cent.                  |    |       |     |       |       |      |      |      |      |      |      |      |     |      |
| Not entitled to assistance | .. | 100   | ..  | 100   | 20.5  | 15.1 | 8.3  | 9.1  | 5.6  | 11.4 | 12.6 | 10.6 | 3.1 | 3.7  |
|                            | .. | 100   | ..  | 100   | 31.7  | 12.7 | 14.3 | 2.22 | 7.9  | 7.9  | 3.2  | ..   | ..  | ..   |
|                            | .. | 100   | ..  | 100   | 53.2  | 23.0 | 10.3 | 12.7 | 0.8  | ..   | ..   | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
| Number (Thousands)         |    |       |     |       |       |      |      |      |      |      |      |      |     |      |
| Age 75-79                  | .. | 219.2 | 2.0 | 217.2 | 51.6  | 31.2 | 21.2 | 30.4 | 10.4 | 16.4 | 18.4 | 23.6 | 6.8 | 7.2  |
|                            | .. | 148.4 | 2.0 | 146.4 | 24.0  | 16.8 | 12.4 | 16.8 | 6.4  | 14.8 | 17.6 | 23.6 | 6.8 | 7.2  |
|                            | .. | 28.4  | ..  | 28.4  | 6.8   | 4.0  | 4.4  | 7.2  | 3.6  | 1.6  | 0.8  | ..   | ..  | ..   |
|                            | .. | 42.4  | ..  | 42.4  | 20.8  | 10.4 | 4.4  | 6.4  | 0.4  | ..   | ..   | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
| Per cent.                  |    |       |     |       |       |      |      |      |      |      |      |      |     |      |
| Not entitled to assistance | .. | 100   | ..  | 100   | 16.4  | 11.5 | 8.5  | 11.5 | 4.4  | 10.1 | 12.0 | 16.1 | 4.6 | 4.9  |
|                            | .. | 100   | ..  | 100   | 23.9  | 14.1 | 15.5 | 25.4 | 12.7 | 5.6  | 2.8  | ..   | ..  | ..   |
|                            | .. | 100   | ..  | 100   | 49.1  | 24.5 | 10.4 | 15.1 | 0.9  | ..   | ..   | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
| Number (Thousands)         |    |       |     |       |       |      |      |      |      |      |      |      |     |      |
| Age 80-84                  | .. | 77.4  | 0.8 | 76.6  | 18.6  | 16.2 | 9.0  | 8.8  | 4.0  | 4.6  | 5.6  | 5.6  | 2.2 | 2.0  |
|                            | .. | 41.0  | 0.8 | 40.2  | 8.2   | 4.2  | 3.2  | 3.2  | 2.8  | 4.0  | 4.8  | 5.6  | 2.2 | 2.0  |
|                            | .. | 13.2  | ..  | 13.2  | 2.6   | 3.0  | 2.2  | 3.0  | 1.2  | 0.6  | 0.6  | ..   | ..  | ..   |
|                            | .. | 23.2  | ..  | 23.2  | 7.8   | 9.0  | 3.6  | 2.6  | ..   | ..   | 0.2  | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
| Per cent.                  |    |       |     |       |       |      |      |      |      |      |      |      |     |      |
| Not entitled to assistance | .. | 100   | ..  | 100   | 20.4  | 10.4 | 8.0  | 8.0  | 7.0  | 10.0 | 11.9 | 13.9 | 5.5 | 5.0  |
|                            | .. | 100   | ..  | 100   | 19.7  | 22.7 | 16.7 | 22.7 | 9.1  | 4.5  | 4.5  | ..   | ..  | ..   |
|                            | .. | 100   | ..  | 100   | 33.6  | 38.8 | 15.5 | 11.2 | ..   | ..   | 0.9  | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |
|                            | .. | ..    | ..  | ..    | ..    | ..   | ..   | ..   | ..   | ..   | ..   | ..   | ..  | ..   |

## Need in relation to savings—continued

|                                                     | Numbers represented by respondents to sample— |                                               |                                     | Numbers and proportions represented by respondents with savings amounting to— |                |             |             |             |               |                 |                 |                  |                  |
|-----------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-------------------------------------|-------------------------------------------------------------------------------|----------------|-------------|-------------|-------------|---------------|-----------------|-----------------|------------------|------------------|
|                                                     | All                                           | Those for whom this information was available | Those who gave relevant information | Nil                                                                           | Less than £125 | £125 < £250 | £250 < £500 | £500 < £601 | £601 < £1,000 | £1,000 < £2,000 | £2,000 < £5,000 | £5,000 < £10,000 | £10,000 and over |
|                                                     |                                               |                                               |                                     |                                                                               |                |             |             |             |               |                 |                 |                  |                  |
| Number (Thousands)                                  |                                               |                                               |                                     | Number (Thousands)                                                            |                |             |             |             |               |                 |                 |                  |                  |
| MARRIED COUPLES—continued                           |                                               |                                               |                                     | Per cent.                                                                     |                |             |             |             |               |                 |                 |                  |                  |
| Age 85 and over .. ..                               | 17.6                                          |                                               | 17.6                                | 5.0                                                                           | 2.7            | 2.2         | 2.2         | 0.8         | 1.3           | 1.2             | 1.7             | 0.5              |                  |
| Not entitled to assistance .. ..                    | 8.2                                           |                                               | 8.2                                 | 1.2                                                                           | 1.0            | 0.6         | 0.3         | 0.8         | 1.1           | 1.7             | 0.5             |                  |                  |
| Provisionally entitled to assistance .. ..          | 3.5                                           |                                               | 3.5                                 | 1.0                                                                           | 0.5            | 0.1         | 1.0         | 0.4         | 0.4           |                 |                 |                  |                  |
| Receiving assistance .. ..                          | 5.9                                           |                                               | 5.9                                 | 2.8                                                                           | 1.2            | 1.1         | 0.6         | 0.1         | 0.1           |                 |                 |                  |                  |
| Not entitled to assistance                          |                                               |                                               |                                     | Per cent.                                                                     |                |             |             |             |               |                 |                 |                  |                  |
| Provisionally entitled to assistance .. ..          | 100                                           |                                               | 100                                 | 14.6                                                                          | 12.2           | 12.2        | 7.3         | 3.7         | 9.8           | 13.4            | 20.7            | 6.1              |                  |
| Receiving assistance .. ..                          | 100                                           |                                               | 100                                 | 28.6                                                                          | 14.3           | 2.9         | 28.6        | 11.4        | 11.4          | 2.9             |                 |                  |                  |
|                                                     | 100                                           |                                               | 100                                 | 47.5                                                                          | 20.3           | 18.6        | 10.2        | 1.7         | 1.7           |                 |                 |                  |                  |
| SINGLE MEN                                          |                                               |                                               |                                     | Number (Thousands)                                                            |                |             |             |             |               |                 |                 |                  |                  |
| All ages .. ..                                      | 515.4                                         | 6.3                                           | 509.1                               | 182.1                                                                         | 72.5           | 46.8        | 48.0        | 21.9        | 38.6          | 42.4            | 35.3            | 12.1             | 9.4              |
| Not entitled to national assistance .. ..           | 335.1                                         | 6.3                                           | 328.8                               | 83.1                                                                          | 36.9           | 30.9        | 29.2        | 15.9        | 33.6          | 42.4            | 35.3            | 12.1             | 9.4              |
| (a) Resources exceeded needs .. ..                  | 308.4                                         | 5.9                                           | 302.5                               | 83.1                                                                          | 36.9           | 30.5        | 29.2        | 15.8        | 30.1          | 31.1            | 26.8            | 10.2             | 8.8              |
| (b) Unprotected capital over £600 .. ..             | 26.7                                          | 0.4                                           | 26.3                                |                                                                               |                | 0.4         |             | 0.1         | 3.5           | 11.3            | 8.5             | 1.9              | 0.6              |
| Provisionally entitled to national assistance .. .. | 68.2                                          |                                               | 68.2                                | 29.5                                                                          | 13.6           | 6.1         | 10.5        | 4.7         | 3.8           |                 |                 |                  |                  |
| Receiving national assistance .. ..                 | 112.1                                         |                                               | 112.1                               | 69.5                                                                          | 22.0           | 9.8         | 8.3         | 1.3         | 1.2           |                 |                 |                  |                  |
| Not entitled to national assistance                 |                                               |                                               |                                     | Per cent.                                                                     |                |             |             |             |               |                 |                 |                  |                  |
| (a) Resources exceeded needs .. ..                  | 100                                           |                                               | 100                                 | 25.3                                                                          | 11.2           | 9.4         | 8.9         | 4.8         | 10.2          | 12.9            | 10.7            | 3.7              | 2.9              |
| (b) Unprotected capital over £600 .. ..             | 100                                           |                                               | 100                                 | 27.5                                                                          | 12.2           | 10.1        | 9.7         | 5.2         | 10.0          | 10.3            | 8.9             | 3.4              | 2.9              |
| Provisionally entitled to national assistance .. .. | 100                                           |                                               | 100                                 |                                                                               |                | 1.5         |             | 0.4         | 13.3          | 43.0            | 32.3            | 7.2              | 2.3              |
| Receiving national assistance .. ..                 | 100                                           |                                               | 100                                 | 43.3                                                                          | 19.9           | 8.9         | 15.4        | 6.9         | 5.6           |                 |                 |                  |                  |
|                                                     | 100                                           |                                               | 100                                 | 62.0                                                                          | 19.6           | 8.7         | 7.4         | 1.2         | 1.1           |                 |                 |                  |                  |

|                                      |       |     |       |      |      |      |      |      |      |      |      |     |     |
|--------------------------------------|-------|-----|-------|------|------|------|------|------|------|------|------|-----|-----|
| <i>Age 65-69</i>                     | 115.8 | 1.2 | 114.6 | 43.8 | 11.4 | 9.6  | 13.8 | 4.2  | 6.6  | 12.6 | 8.4  | 2.4 | 1.8 |
|                                      | 78.0  | 1.2 | 76.8  | 21.0 | 6.0  | 6.0  | 10.2 | 3.0  | 5.4  | 12.6 | 8.4  | 2.4 | 1.8 |
|                                      | 13.2  |     | 13.2  | 5.4  | 3.6  | 1.2  | 1.8  | 0.6  | 0.6  |      |      |     |     |
|                                      | 24.6  |     | 24.6  | 17.4 | 1.8  | 2.4  | 1.8  | 0.6  | 0.6  |      |      |     |     |
|                                      | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Not entitled to assistance           | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Provisionally entitled to assistance | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Receiving assistance                 | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| <i>Per cent.</i>                     |       |     |       |      |      |      |      |      |      |      |      |     |     |
| Not entitled to assistance           | ..    |     | 100   | 27.3 | 7.8  | 7.8  | 13.3 | 3.9  | 7.0  | 16.4 | 10.9 | 3.1 | 2.3 |
| Provisionally entitled to assistance | ..    |     | 100   | 40.9 | 27.3 | 9.1  | 13.6 | 4.5  | 4.5  |      |      |     |     |
| Receiving assistance                 | ..    |     | 100   | 70.7 | 7.3  | 9.8  | 7.3  | 2.4  | 2.4  |      |      |     |     |
| <i>Number (Thousands)</i>            |       |     |       |      |      |      |      |      |      |      |      |     |     |
| <i>Age 70-74</i>                     | 147.6 | 1.2 | 146.4 | 46.2 | 21.6 | 16.8 | 10.2 | 7.2  | 14.4 | 9.0  | 10.8 | 6.0 | 4.2 |
|                                      | 99.0  | 1.2 | 97.8  | 19.8 | 10.2 | 13.2 | 6.0  | 4.8  | 13.8 | 9.0  | 10.8 | 6.0 | 4.2 |
|                                      | 17.4  |     | 17.4  | 8.4  | 3.6  | 1.2  | 1.8  | 0.6  | 0.6  |      |      |     |     |
|                                      | 31.2  |     | 31.2  | 18.0 | 7.8  | 2.4  | 2.4  | 0.6  |      |      |      |     |     |
|                                      | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Not entitled to assistance           | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Provisionally entitled to assistance | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Receiving assistance                 | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| <i>Per cent.</i>                     |       |     |       |      |      |      |      |      |      |      |      |     |     |
| Not entitled to assistance           | ..    |     | 100   | 20.2 | 10.4 | 13.5 | 6.1  | 4.9  | 14.1 | 9.2  | 11.0 | 6.1 | 4.3 |
| Provisionally entitled to assistance | ..    |     | 100   | 48.3 | 20.7 | 6.9  | 10.3 | 10.3 | 3.4  |      |      |     |     |
| Receiving assistance                 | ..    |     | 100   | 57.7 | 25.0 | 7.7  | 7.7  | 1.9  |      |      |      |     |     |
| <i>Number (Thousands)</i>            |       |     |       |      |      |      |      |      |      |      |      |     |     |
| <i>Age 75-79</i>                     | 126.0 | 2.8 | 123.2 | 40.8 | 18.0 | 10.8 | 13.2 | 5.6  | 8.8  | 12.0 | 9.2  | 2.0 | 2.8 |
|                                      | 88.8  | 2.8 | 86.0  | 22.8 | 9.6  | 7.6  | 8.0  | 4.8  | 7.2  | 12.0 | 9.2  | 2.0 | 2.8 |
|                                      | 14.8  |     | 14.8  | 4.8  | 3.2  | 1.6  | 3.2  | 0.8  | 1.2  |      |      |     |     |
|                                      | 22.4  |     | 22.4  | 13.2 | 5.2  | 1.6  | 2.0  | 0.4  | 0.4  |      |      |     |     |
|                                      | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Not entitled to assistance           | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Provisionally entitled to assistance | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| Receiving assistance                 | ..    |     | ..    | ..   | ..   | ..   | ..   | ..   | ..   |      |      |     |     |
| <i>Per cent.</i>                     |       |     |       |      |      |      |      |      |      |      |      |     |     |
| Not entitled to assistance           | ..    |     | 100   | 26.5 | 11.2 | 8.8  | 9.3  | 5.6  | 8.4  | 14.0 | 0.17 | 2.3 | 3.3 |
| Provisionally entitled to assistance | ..    |     | 100   | 32.4 | 21.6 | 10.8 | 21.6 | 5.4  | 8.1  |      |      |     |     |
| Receiving assistance                 | ..    |     | 100   | 58.9 | 23.2 | 7.1  | 8.9  |      | 1.8  |      |      |     |     |

## Need in relation to savings—continued

|                                      | Numbers represented by respondents in sample— |                                                   |                                     | Numbers and proportions represented by respondents with savings amounting to— |                |             |             |             |               |                 |                 |                  |                  |  |
|--------------------------------------|-----------------------------------------------|---------------------------------------------------|-------------------------------------|-------------------------------------------------------------------------------|----------------|-------------|-------------|-------------|---------------|-----------------|-----------------|------------------|------------------|--|
|                                      | All                                           | Those for whom this information was not available | Those who gave relevant information | Nil                                                                           | Less than £125 | £125 < £250 | £250 < £500 | £500 < £601 | £601 < £1,000 | £1,000 < £2,000 | £2,000 < £5,000 | £5,000 < £10,000 | £10,000 and over |  |
| SINGLE MEN—continued                 |                                               |                                                   |                                     |                                                                               |                |             |             |             |               |                 |                 |                  |                  |  |
| Age 80-84                            | 83.0                                          | 0.6                                               | 82.4                                | 32.8                                                                          | 14.8           | 6.6         | 6.4         | 2.4         | 6.6           | 6.6             | 4.6             | 1.2              | 0.4              |  |
| Not entitled to assistance           | 46.8                                          | 0.6                                               | 46.2                                | 13.0                                                                          | 7.8            | 2.4         | 3.2         | 1.6         | 5.4           | 6.6             | 4.6             | 1.2              | 0.4              |  |
| Provisionally entitled to assistance | 14.2                                          |                                                   | 14.2                                | 7.0                                                                           | 1.6            | 1.6         | 2.2         | 0.8         | 1.0           |                 |                 |                  |                  |  |
| Receiving assistance                 | 22.0                                          |                                                   | 22.0                                | 12.8                                                                          | 5.4            | 2.6         | 1.0         |             | 0.2           |                 |                 |                  |                  |  |
| Per cent.                            |                                               |                                                   |                                     |                                                                               |                |             |             |             |               |                 |                 |                  |                  |  |
| Not entitled to assistance           |                                               |                                                   | 100                                 | 28.1                                                                          | 16.9           | 5.2         | 6.9         | 3.5         | 11.7          | 14.3            | 10.0            | 2.6              | 0.9              |  |
| Provisionally entitled to assistance |                                               |                                                   | 100                                 | 49.3                                                                          | 11.3           | 11.3        | 15.5        | 5.6         | 7.0           |                 |                 |                  |                  |  |
| Receiving assistance                 |                                               |                                                   | 100                                 | 58.2                                                                          | 24.5           | 11.8        | 4.5         |             | 0.9           |                 |                 |                  |                  |  |
| Age 85 and over                      |                                               |                                                   |                                     |                                                                               |                |             |             |             |               |                 |                 |                  |                  |  |
| Not entitled to assistance           | 43.0                                          | 0.5                                               | 42.5                                | 18.5                                                                          | 6.7            | 3.0         | 4.4         | 2.5         | 2.2           | 2.2             | 2.3             | 0.5              | 0.2              |  |
| Provisionally entitled to assistance | 22.5                                          | 0.5                                               | 22.0                                | 6.5                                                                           | 3.3            | 1.7         | 1.8         | 1.7         | 1.8           | 2.2             | 2.3             | 0.5              | 0.2              |  |
| Receiving assistance                 | 11.9                                          |                                                   | 11.9                                | 8.1                                                                           | 1.8            | 0.8         | 1.1         | 0.1         | 0.4           |                 |                 |                  |                  |  |
| Per cent.                            |                                               |                                                   |                                     |                                                                               |                |             |             |             |               |                 |                 |                  |                  |  |
| Not entitled to assistance           |                                               |                                                   | 100                                 | 29.5                                                                          | 15.0           | 7.7         | 8.2         | 7.7         | 8.2           | 10.0            | 10.5            | 2.3              | 0.9              |  |
| Provisionally entitled to assistance |                                               |                                                   | 100                                 | 45.3                                                                          | 18.6           | 5.8         | 17.4        | 8.1         | 4.7           |                 |                 |                  |                  |  |
| Receiving assistance                 |                                               |                                                   | 100                                 | 68.1                                                                          | 15.1           | 6.7         | 9.2         | 0.8         |               |                 |                 |                  |                  |  |

## SINGLE WOMEN

All ages

Not entitled to national assistance .. ..  
 (a) Resources exceeded needs .. ..  
 (b) Unprotected capital over £600 .. ..  
 Provisionally entitled to national assistance .. ..  
 Receiving national assistance .. ..

2,242.5  
 1,011.6  
 860.6  
 151.0  
 475.9  
 755.0

33.3  
 27.9  
 20.5  
 7.4  
 3.4  
 2.0

Not entitled to national assistance .. ..  
 (a) Resources exceeded needs .. ..  
 (b) Unprotected capital over £600 .. ..  
 Provisionally entitled to national assistance .. ..  
 Receiving national assistance .. ..

402.2  
 229.8  
 81.0  
 91.4

6.6  
 6.6

Age 60-64

Not entitled to assistance .. ..  
 Provisionally entitled to assistance .. ..  
 Receiving assistance .. ..

Not entitled to assistance .. ..  
 Provisionally entitled to assistance .. ..  
 Receiving assistance .. ..

Age 65-69

Not entitled to assistance .. ..  
 Provisionally entitled to assistance .. ..  
 Receiving assistance .. ..

525.4  
 253.4  
 108.8  
 163.2

7.2  
 6.6  
 0.6

Number (Thousands)

2,209.2 725.5 469.4 183.8 234.7 96.7 151.5 155.3 135.1 37.6 19.6  
 983.7 196.3 134.9 58.6 93.0 48.9 106.6 153.7 134.5 37.6 19.6  
 840.1 196.3 134.9 58.6 92.8 48.3 84.7 98.5 86.9 23.1 16.0  
 143.6 0.2 0.6 0.6 21.9 55.2 47.6 14.5 3.6  
 472.5 144.8 117.1 57.2 75.1 38.2 39.1 1.0 0.6  
 753.0 384.4 217.4 68.0 66.6 9.6 5.8

Per cent.

100 20.0 13.7 6.0 9.5 5.0 10.8 15.6 13.7 3.8 2.0  
 100 23.4 16.1 7.0 11.0 5.7 10.1 11.7 10.3 2.7 1.9  
 100 0.1 0.4 15.3 38.4 33.1 10.1 2.5  
 100 30.6 24.8 12.1 15.9 8.1 8.3 0.2 0.1  
 100 51.0 28.9 9.0 8.8 1.3 0.8

Number (Thousands)

395.6 118.8 84.8 31.2 39.6 19.2 33.0 27.6 26.4 9.6 5.4  
 223.2 44.4 40.8 12.0 19.2 10.2 27.6 27.6 26.4 9.6 5.4  
 81.0 27.0 18.6 10.2 14.4 6.6 4.2 1.2  
 91.4 47.4 25.4 9.0 6.0 2.4

Per cent.

100 19.9 18.3 5.4 8.6 4.6 12.4 12.4 11.8 4.3 2.4  
 100 33.3 23.0 12.6 17.8 8.1 5.2  
 100 51.9 27.8 9.8 6.6 2.6 1.3

Number (Thousands)

518.2 147.2 103.4 42.6 61.8 23.4 35.4 46.2 42.6 10.8 4.8  
 246.8 33.0 30.8 16.2 25.2 14.4 23.4 45.6 42.6 10.8 4.8  
 108.2 30.8 27.6 12.6 18.6 6.6 12.0 0.6  
 163.2 83.4 45.0 13.8 18.0 2.4

## Need in relation to savings—continued

|                        |                                      | Numbers represented by respondents in sample— |                                                   | Numbers and proportions represented by respondents with savings amounting to— |       |                |             |             |             |               |                 |                 |                  |                  |  |
|------------------------|--------------------------------------|-----------------------------------------------|---------------------------------------------------|-------------------------------------------------------------------------------|-------|----------------|-------------|-------------|-------------|---------------|-----------------|-----------------|------------------|------------------|--|
|                        |                                      | All                                           | Those for whom this information was not available | Those who gave relevant information                                           | Nil   | Less than £125 | £125 < £250 | £250 < £500 | £500 < £601 | £601 < £1,000 | £1,000 < £2,000 | £2,000 < £5,000 | £5,000 < £10,000 | £10,000 and over |  |
|                        |                                      | Number (Thousands)                            |                                                   | Per cent.                                                                     |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                        |                                      | Number (Thousands)                            |                                                   |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
| SINGLE WOMEN—continued |                                      |                                               |                                                   |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                        | Not entitled to assistance           | 511.4                                         | 10.2                                              | 100                                                                           | 13.4  | 12.5           | 6.6         | 10.2        | 5.8         | 9.5           | 18.5            | 17.3            | 4.4              | 1.9              |  |
|                        | Provisionally entitled to assistance | 240.1                                         | 7.8                                               | 100                                                                           | 28.5  | 25.5           | 11.6        | 17.2        | 6.1         | 11.1          | 0.4             |                 |                  |                  |  |
|                        | Receiving assistance                 | 98.5                                          | 1.8                                               | 100                                                                           | 51.1  | 27.6           | 8.5         | 11.0        | 1.5         |               |                 |                 |                  |                  |  |
| Age 70-74              |                                      |                                               |                                                   |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                        | Not entitled to assistance           | 511.4                                         | 10.2                                              | 501.2                                                                         | 162.3 | 95.2           | 42.1        | 59.4        | 23.4        | 39.6          | 33.6            | 32.4            | 7.8              | 5.4              |  |
|                        | Provisionally entitled to assistance | 240.1                                         | 7.8                                               | 232.3                                                                         | 48.0  | 21.6           | 14.5        | 28.8        | 12.6        | 27.6          | 33.6            | 32.4            | 7.8              | 4.5              |  |
|                        | Receiving assistance                 | 172.8                                         | 0.6                                               | 96.7                                                                          | 24.7  | 23.4           | 12.0        | 16.8        | 9.0         | 10.8          |                 |                 |                  |                  |  |
|                        |                                      |                                               |                                                   | 172.2                                                                         | 89.6  | 50.2           | 15.6        | 13.8        | 1.8         | 1.2           |                 |                 |                  |                  |  |
|                        |                                      | Per cent.                                     |                                                   |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                        | Not entitled to assistance           |                                               |                                                   | 100                                                                           | 20.7  | 9.3            | 6.2         | 12.4        | 5.4         | 11.9          | 14.5            | 13.9            | 3.4              | 2.3              |  |
|                        | Provisionally entitled to assistance |                                               |                                                   | 100                                                                           | 25.5  | 24.2           | 12.4        | 17.4        | 9.3         | 11.2          |                 |                 |                  |                  |  |
|                        | Receiving assistance                 |                                               |                                                   | 100                                                                           | 52.0  | 29.2           | 9.1         | 8.0         | 1.0         | 0.7           |                 |                 |                  |                  |  |
|                        |                                      | Number (Thousands)                            |                                                   |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                        | Age 75-79                            |                                               |                                                   |                                                                               |       |                |             |             |             |               |                 |                 |                  |                  |  |
|                        | Not entitled to assistance           | 420.1                                         | 4.6                                               | 415.5                                                                         | 149.4 | 94.0           | 35.4        | 41.0        | 17.6        | 24.0          | 27.5            | 17.4            | 6.4              | 2.8              |  |
|                        | Provisionally entitled to assistance | 154.7                                         | 3.0                                               | 151.7                                                                         | 37.6  | 23.4           | 8.8         | 8.8         | 5.8         | 14.8          | 26.5            | 16.8            | 6.4              | 2.8              |  |
|                        | Receiving assistance                 | 97.4                                          | 0.6                                               | 96.8                                                                          | 31.8  | 23.2           | 10.6        | 14.0        | 9.6         | 6.6           | 1.0             |                 |                  |                  |  |
|                        |                                      | 168.0                                         | 1.0                                               | 167.0                                                                         | 80.0  | 47.4           | 16.0        | 18.2        | 2.2         | 2.6           |                 | 0.6             |                  |                  |  |



|                                      |    |       |      |      |      |      |     |      |      |      |     |     |
|--------------------------------------|----|-------|------|------|------|------|-----|------|------|------|-----|-----|
| Not entitled to assistance           | .. | 100   | 24.8 | 15.4 | 5.8  | 5.8  | 3.8 | 9.8  | 17.5 | 11.1 | 4.2 | 1.8 |
| Provisionally entitled to assistance | .. | 100   | 32.9 | 24.0 | 11.0 | 14.5 | 9.9 | 6.8  | 1.0  | 0.4  |     |     |
| Receiving assistance                 | .. | 100   | 47.9 | 28.4 | 9.6  | 10.9 | 1.3 | 1.6  |      |      |     |     |
| <b>Age 80-84</b>                     |    |       |      |      |      |      |     |      |      |      |     |     |
| Not entitled to assistance           | .. | 253.2 | 94.4 | 63.4 | 25.0 | 20.8 | 8.0 | 14.6 | 13.6 | 11.2 | 1.6 | 0.6 |
| Provisionally entitled to assistance | .. | 83.7  | 21.5 | 11.6 | 4.8  | 5.8  | 3.4 | 9.6  | 13.6 | 11.2 | 1.6 | 0.6 |
| Receiving assistance                 | .. | 59.2  | 18.2 | 15.8 | 9.8  | 7.0  | 4.2 | 4.2  |      |      |     |     |
| Provisionally entitled to assistance | .. | 110.3 | 54.7 | 36.0 | 10.4 | 8.0  | 0.4 | 0.8  |      |      |     |     |
| <b>Age 85 and over</b>               |    |       |      |      |      |      |     |      |      |      |     |     |
| Not entitled to assistance           | .. | 100   | 25.7 | 13.9 | 5.7  | 6.9  | 4.1 | 11.5 | 16.2 | 13.4 | 1.9 | 0.7 |
| Provisionally entitled to assistance | .. | 100   | 30.7 | 26.7 | 16.6 | 11.8 | 7.1 | 7.1  |      |      |     |     |
| Receiving assistance                 | .. | 100   | 49.6 | 32.6 | 9.4  | 7.3  | 0.4 | 0.7  |      |      |     |     |
| <b>Age 85 and over</b>               |    |       |      |      |      |      |     |      |      |      |     |     |
| Not entitled to assistance           | .. | 125.5 | 53.4 | 28.6 | 7.5  | 12.1 | 5.1 | 4.9  | 6.8  | 5.1  | 1.4 | 0.6 |
| Provisionally entitled to assistance | .. | 46.0  | 11.8 | 6.7  | 2.3  | 5.2  | 2.5 | 3.6  | 6.8  | 5.1  | 1.4 | 0.6 |
| Receiving assistance                 | .. | 30.8  | 12.3 | 8.5  | 2.0  | 4.3  | 2.2 | 1.3  |      |      |     |     |
| Provisionally entitled to assistance | .. | 48.9  | 29.3 | 13.4 | 3.2  | 2.6  | 0.4 |      |      |      |     |     |
| <b>Age 85 and over</b>               |    |       |      |      |      |      |     |      |      |      |     |     |
| Not entitled to assistance           | .. | 100   | 25.7 | 14.6 | 5.0  | 11.3 | 5.4 | 7.8  | 14.8 | 11.1 | 3.0 | 1.3 |
| Provisionally entitled to assistance | .. | 100   | 40.2 | 27.8 | 6.5  | 14.1 | 7.2 | 4.2  |      |      |     |     |
| Receiving assistance                 | .. | 100   | 59.9 | 27.4 | 6.5  | 5.3  | 0.8 |      |      |      |     |     |

|                                                               |    |    |            |    | Married couples                              |                                                                                    |                                   |                               |
|---------------------------------------------------------------|----|----|------------|----|----------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------|-------------------------------|
|                                                               |    |    |            |    | Numbers represented by respondents in sample | Proportion regarded as provisionally entitled to, or receiving national assistance |                                   |                               |
|                                                               |    |    |            |    |                                              | All such persons                                                                   | Not receiving national assistance | Receiving national assistance |
|                                                               |    |    |            |    | Thousands                                    | Per cent.                                                                          |                                   |                               |
| All occupations                                               | .. | .. | Manual     |    | 872.6                                        | 35.6                                                                               | 13.2                              | 22.4                          |
|                                                               |    |    | Non-manual |    | 320.6                                        | 2.2                                                                                | 6.6                               | 5.6                           |
|                                                               |    |    | Other      |    | —                                            | —                                                                                  | —                                 | —                             |
| Self-employed                                                 | .. | .. | Manual     |    | 70.7                                         | 18.2                                                                               | 14.3                              | 4.0                           |
|                                                               |    |    | Non-manual |    | 33.7                                         | 11.9                                                                               | 7.7                               | 4.2                           |
| All public service employees                                  |    |    | Manual     |    | 294.7                                        | 33.3                                                                               | 11.6                              | 21.6                          |
|                                                               |    |    | Non-manual |    | 131.2                                        | 7.5                                                                                | 5.0                               | 2.5                           |
| Public service employees (other than nationalised industries) | .. | .. | Manual     |    | 95.2                                         | 20.6                                                                               | 6.1                               | 14.5                          |
|                                                               |    |    | Non-manual |    | 94.4                                         | 4.3                                                                                | 2.3                               | 2.0                           |
| Civil Servants                                                | .. | .. | ..         | .. | 85.5                                         | 10.3                                                                               | 4.0                               | 6.3                           |
| Armed Forces                                                  | .. | .. | ..         | .. | 14.8                                         | 8.1                                                                                | 4.1                               | 4.1                           |
| Local Authority employees                                     | .. | .. | ..         | .. | 75.6                                         | 14.8                                                                               | 2.9                               | 11.9                          |
| National Health Service                                       |    |    | Manual     |    | 7.4                                          | 20.3                                                                               | 10.8                              | 9.5                           |
|                                                               |    |    | Non-manual |    | 6.3                                          | 15.9                                                                               | 15.9                              | —                             |
| Nationalised industries                                       | .. | .. | Manual     |    | 199.5                                        | 39.3                                                                               | 14.3                              | 25.0                          |
|                                                               |    |    | Non-manual |    | 36.8                                         | 15.8                                                                               | 12.0                              | 3.8                           |
| Private employment                                            | .. | .. | Manual     |    | 507.2                                        | 39.4                                                                               | 14.0                              | 25.5                          |
|                                                               |    |    | Non-manual |    | 155.7                                        | 16.2                                                                               | 7.6                               | 8.6                           |
| Agriculture                                                   | .. | .. | ..         | .. | 68.1                                         | 39.6                                                                               | 14.4                              | 25.3                          |
| Manufacturing industries                                      | .. | .. | ..         | .. | 302.5                                        | 33.4                                                                               | 12.4                              | 21.0                          |
| Civil engineering and contracting                             | .. | .. | ..         | .. | 83.1                                         | 45.8                                                                               | 19.5                              | 26.4                          |
| Distribution                                                  | .. | .. | ..         | .. | 80.7                                         | 33.3                                                                               | 10.8                              | 22.6                          |
| Insurance, banking and finance                                | .. | .. | ..         | .. | 21.8                                         | 8.3                                                                                | 2.8                               | 5.5                           |
| Professional and scientific services                          | .. | .. | ..         | .. | 17.6                                         | 7.4                                                                                | 1.7                               | 5.7                           |
| Other..                                                       | .. | .. | ..         | .. | 89.1                                         | 32.5                                                                               | 10.7                              | 21.9                          |
| Other persons                                                 | .. | .. | ..         | .. | —                                            | —                                                                                  | —                                 | —                             |

## former occupation

| Single men                                   |                                                                                    |                                   |                               | Single women                                 |                                                                                    |                                   |                               |
|----------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------|-------------------------------|----------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------|-------------------------------|
| Numbers represented by respondents in sample | Proportion regarded as provisionally entitled to, or receiving national assistance |                                   |                               | Numbers represented by respondents in sample | Proportion regarded as provisionally entitled to, or receiving National Assistance |                                   |                               |
|                                              | All such persons                                                                   | Not receiving national assistance | Receiving national assistance |                                              | All such persons                                                                   | Not receiving national assistance | Receiving national assistance |
| Thousands                                    | Per cent.                                                                          |                                   |                               | Thousands                                    | Per cent.                                                                          |                                   |                               |
| 406.5                                        | 40.2                                                                               | 14.9                              | 25.3                          | 942.5                                        | 59.2                                                                               | 22.3                              | 36.9                          |
| 108.8                                        | 15.6                                                                               | 7.1                               | 8.5                           | 470.9                                        | 32.9                                                                               | 15.3                              | 17.6                          |
| 0.1                                          | —                                                                                  | —                                 | —                             | 829.1                                        | 62.5                                                                               | 23.4                              | 39.1                          |
| 31.9                                         | 34.5                                                                               | 16.0                              | 18.5                          | 32.1                                         | 38.6                                                                               | 22.4                              | 16.2                          |
| 13.2                                         | 9.8                                                                                | 4.5                               | 5.3                           | 49.0                                         | 30.2                                                                               | 14.9                              | 15.3                          |
| 118.6                                        | 33.3                                                                               | 12.9                              | 20.4                          | 71.0                                         | 50.1                                                                               | 22.8                              | 27.3                          |
| 36.8                                         | 6.0                                                                                | 4.1                               | 1.9                           | 125.6                                        | 17.1                                                                               | 7.0                               | 10.1                          |
| 43.6                                         | 25.5                                                                               | 8.3                               | 17.2                          | 65.3                                         | 52.4                                                                               | 24.8                              | 27.6                          |
| 27.7                                         | 4.0                                                                                | 2.9                               | 1.1                           | 118.9                                        | 17.1                                                                               | 7.4                               | 9.7                           |
| 28.3                                         | 11.3                                                                               | 4.2                               | 7.1                           | 41.5                                         | 21.7                                                                               | 6.7                               | 14.9                          |
| 7.4                                          | 13.5                                                                               | —                                 | 13.5                          | 0.6                                          | —                                                                                  | —                                 | —                             |
| 33.2                                         | 22.3                                                                               | 7.8                               | 14.5                          | 84.6                                         | 33.3                                                                               | 15.6                              | 17.7                          |
| 2.4                                          | 25.0                                                                               | 25.0                              | —                             | 28.6                                         | 40.2                                                                               | 18.9                              | 21.3                          |
| —                                            | —                                                                                  | —                                 | —                             | 28.9                                         | 20.1                                                                               | 12.5                              | 7.6                           |
| 75.0                                         | 37.9                                                                               | 15.6                              | 22.3                          | 5.7                                          | 24.6                                                                               | —                                 | 24.6                          |
| 9.1                                          | 12.1                                                                               | 7.7                               | 4.4                           | 6.7                                          | 17.9                                                                               | —                                 | 17.9                          |
| 256.0                                        | 44.1                                                                               | 15.7                              | 28.4                          | 839.4                                        | 60.8                                                                               | 22.2                              | 38.5                          |
| 58.8                                         | 23.0                                                                               | 9.5                               | 13.4                          | 296.3                                        | 40.1                                                                               | 18.9                              | 21.2                          |
| 42.5                                         | 40.0                                                                               | 19.3                              | 20.7                          | 19.8                                         | 51.0                                                                               | 13.6                              | 37.4                          |
| 130.9                                        | 37.8                                                                               | 13.8                              | 24.1                          | 376.1                                        | 58.7                                                                               | 21.7                              | 36.9                          |
| 49.8                                         | 49.2                                                                               | 18.5                              | 30.7                          | 3.9                                          | 38.5                                                                               | 7.7                               | 30.8                          |
| 27.4                                         | 46.7                                                                               | 13.1                              | 33.6                          | 116.8                                        | 43.8                                                                               | 22.9                              | 21.0                          |
| 9.9                                          | 5.1                                                                                | 3.0                               | 2.0                           | 19.1                                         | 38.2                                                                               | 23.6                              | 14.7                          |
| 5.8                                          | 20.7                                                                               | 17.2                              | 3.4                           | 33.1                                         | 18.4                                                                               | 6.6                               | 11.8                          |
| 48.5                                         | 42.9                                                                               | 11.1                              | 31.8                          | 566.9                                        | 58.6                                                                               | 21.9                              | 36.6                          |
| 0.1                                          | —                                                                                  | —                                 | —                             | 829.1                                        | 62.5                                                                               | 23.4                              | 39.1                          |

Table BR.12

## Need in relation to housing costs

Householders with incomes under £20 a week

|                             | Numbers represented by respondents who gave relevant information <sup>(a)</sup> | Proportion with housing costs shown who were regarded as provisionally entitled to, or receiving, national assistance |                                   |                               |
|-----------------------------|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------|-------------------------------|
|                             |                                                                                 | All such persons                                                                                                      | Not receiving national assistance | Receiving national assistance |
|                             | Thousands                                                                       | Per cent                                                                                                              |                                   |                               |
| <b>MARRIED COUPLES:</b>     |                                                                                 |                                                                                                                       |                                   |                               |
| All levels of housing costs | 1,078.2                                                                         | 31.5                                                                                                                  | 12.0                              | 19.5                          |
| Housing costs—              |                                                                                 |                                                                                                                       |                                   |                               |
| Nil or under 10s            | 100.8                                                                           | 23.0                                                                                                                  | 9.9                               | 13.1                          |
| 10s but less than 15s       | 157.1                                                                           | 25.0                                                                                                                  | 11.5                              | 13.5                          |
| 15s " " " 20s               | 141.5                                                                           | 31.1                                                                                                                  | 12.2                              | 18.9                          |
| 20s " " " 25s               | 169.5                                                                           | 30.9                                                                                                                  | 15.0                              | 15.9                          |
| 25s " " " 30s               | 140.3                                                                           | 23.9                                                                                                                  | 9.8                               | 14.2                          |
| 30s " " " 35s               | 127.7                                                                           | 43.6                                                                                                                  | 12.5                              | 31.1                          |
| 35s " " " 40s               | 75.7                                                                            | 42.5                                                                                                                  | 11.9                              | 30.6                          |
| 40s " " " 50s               | 96.4                                                                            | 39.9                                                                                                                  | 15.4                              | 24.6                          |
| 50s " " " 60s               | 31.8                                                                            | 39.9                                                                                                                  | 8.2                               | 31.8                          |
| 60s and over                | 37.4                                                                            | 22.2                                                                                                                  | 6.7                               | 15.5                          |
| <b>SINGLE MEN:</b>          |                                                                                 |                                                                                                                       |                                   |                               |
| All levels of housing costs | 322.5                                                                           | 43.7                                                                                                                  | 15.2                              | 28.6                          |
| Housing costs—              |                                                                                 |                                                                                                                       |                                   |                               |
| Nil or under 10s            | 37.9                                                                            | 30.6                                                                                                                  | 16.9                              | 13.7                          |
| 10s but less than 15s       | 52.2                                                                            | 41.2                                                                                                                  | 14.6                              | 26.6                          |
| 15s " " " 20s               | 49.7                                                                            | 45.3                                                                                                                  | 15.9                              | 29.4                          |
| 20s " " " 25s               | 43.1                                                                            | 44.5                                                                                                                  | 11.6                              | 32.9                          |
| 25s " " " 30s               | 43.1                                                                            | 42.7                                                                                                                  | 19.3                              | 23.4                          |
| 30s " " " 35s               | 30.5                                                                            | 46.9                                                                                                                  | 16.4                              | 30.5                          |
| 35s " " " 40s               | 25.2                                                                            | 53.6                                                                                                                  | 10.7                              | 42.9                          |
| 40s " " " 50s               | 22.2                                                                            | 56.8                                                                                                                  | 13.1                              | 43.7                          |
| 50s " " " 60s               | 9.9                                                                             | 51.5                                                                                                                  | 21.2                              | 30.3                          |
| 60s and over                | 8.7                                                                             | 26.4                                                                                                                  | 11.5                              | 14.9                          |
| <b>SINGLE WOMEN:</b>        |                                                                                 |                                                                                                                       |                                   |                               |
| All levels of housing costs | 1,682.4                                                                         | 61.7                                                                                                                  | 21.7                              | 39.9                          |
| Housing costs—              |                                                                                 |                                                                                                                       |                                   |                               |
| Nil or under 10s            | 165.4                                                                           | 48.1                                                                                                                  | 25.8                              | 22.3                          |
| 10s but less than 15s       | 250.5                                                                           | 55.3                                                                                                                  | 24.7                              | 30.6                          |
| 15s " " " 20s               | 232.4                                                                           | 64.7                                                                                                                  | 23.8                              | 40.9                          |
| 20s " " " 25s               | 241.7                                                                           | 63.4                                                                                                                  | 19.7                              | 43.7                          |
| 25s " " " 30s               | 222.7                                                                           | 64.8                                                                                                                  | 17.3                              | 47.5                          |
| 30s " " " 35s               | 185.6                                                                           | 65.7                                                                                                                  | 22.6                              | 43.0                          |
| 35s " " " 40s               | 136.0                                                                           | 74.4                                                                                                                  | 21.5                              | 52.9                          |
| 40s " " " 50s               | 132.0                                                                           | 70.1                                                                                                                  | 21.6                              | 48.5                          |
| 50s " " " 60s               | 54.5                                                                            | 63.3                                                                                                                  | 16.0                              | 47.3                          |
| 60s and over                | 61.6                                                                            | 35.1                                                                                                                  | 18.5                              | 16.6                          |

(a) There were a few respondents for whom the level of rents was not recorded. They represented 1.8 thousand single men and 3.8 thousand single women.

Housing costs of pensioners provisionally entitled to, or receiving, national assistance

|                                                           | Numbers represented by respondents in sample |                                                   |                                     | Weekly amount of rent or corresponding outgoing (a) |             |             |             |             |             |             |             |             |               |  |
|-----------------------------------------------------------|----------------------------------------------|---------------------------------------------------|-------------------------------------|-----------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|--|
|                                                           | All                                          | Those for whom this information was not available | Those who gave relevant information | Under 10s. (b)                                      | 10s. < 15s. | 15s. < 20s. | 20s. < 25s. | 25s. < 30s. | 30s. < 35s. | 35s. < 40s. | 40s. < 50s. | 50s. < 60s. | 60s. and over |  |
|                                                           |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| Provisionally regarded as entitled to National Assistance |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| MARRIED COUPLES                                           |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| With earner(s) in household (c)                           | 129.4                                        |                                                   | 129.4                               | 7.7                                                 | 14.0        | 13.3        | 19.7        | 10.6        | 12.4        | 7.0         | 11.4        | 2.0         | 1.9           |  |
| With no earners in household                              | 26.2                                         |                                                   | 26.2                                | 2.3                                                 | 14.5        | 4.2         | 16.0        | 13.4        | 13.4        | 9.2         | 19.5        | 5.0         | 2.7           |  |
| Living alone                                              | 7.6                                          |                                                   | 7.6                                 | 13.2                                                | 2.6         | 15.8        | 13.2        | 34.2        | 5.3         | 7.9         | 7.9         | —           | —             |  |
|                                                           | 95.6                                         |                                                   | 95.6                                | 8.8                                                 | 14.7        | 15.6        | 21.2        | 7.9         | 12.7        | 6.3         | 9.5         | 1.4         | 1.9           |  |
| SINGLE MEN                                                |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| With earner(s) in household (c)                           | 48.9                                         |                                                   | 48.9                                | 13.1(0.2)                                           | 15.5        | 16.2        | 10.2        | 17.0        | 10.2        | 5.5         | 5.9         | 4.3         | 2.0           |  |
| With no earners in household                              | 14.1                                         |                                                   | 14.1                                | 7.1                                                 | 15.6        | 9.9         | 8.5         | 16.3        | 11.3        | 6.4         | 12.1        | 9.9         | 2.8           |  |
| Living alone                                              | 7.4                                          |                                                   | 7.4                                 | 24.3                                                | 2.7         | 8.1         | 14.9        | 18.9        | 24.3        | 5.4         | —           | 1.4         | —             |  |
|                                                           | 27.4                                         |                                                   | 27.4                                | 13.1(0.4)                                           | 19.0        | 21.5        | 10.0        | 16.8        | 5.8         | 5.1         | 4.4         | 2.2         | 2.2           |  |
| SINGLE WOMEN                                              |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| With earner(s) in household (c)                           | 365.5                                        | 0.8                                               | 365.7                               | 11.6(0.3)                                           | 16.9        | 15.1        | 13.0        | 10.5        | 11.5        | 8.0         | 7.8         | 2.4         | 3.1           |  |
| With no earners in household                              | 125.1                                        | 0.2                                               | 124.9                               | 6.6                                                 | 12.6        | 11.8        | 13.1        | 9.8         | 13.5        | 12.3        | 10.6        | 5.6         | 4.0           |  |
| Living alone                                              | 42.6                                         | 0.6                                               | 42.0                                | 11.4                                                | 26.2        | 14.8        | 11.0        | 13.1        | 8.8         | 3.8         | 8.1         | 0.2         | 1.7           |  |
|                                                           | 198.8                                        |                                                   | 198.8                               | 14.9(0.5)                                           | 17.7        | 17.3        | 13.2        | 10.5        | 10.8        | 6.2         | 5.9         | 0.8         | 2.9           |  |
| Receiving National Assistance                             |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| MARRIED COUPLES                                           |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| With earner(s) in household (c)                           | 210.5                                        |                                                   | 210.5                               | 6.3                                                 | 10.1        | 12.7        | 12.8        | 9.5         | 18.9        | 11.0        | 11.3        | 4.8         | 2.8           |  |
| With no earners in household                              | 31.3                                         |                                                   | 31.3                                | 3.2                                                 | 9.6         | 2.6         | 5.8         | 11.5        | 26.2        | 8.6         | 17.3        | 10.2        | 5.1           |  |
| Living alone                                              | 9.6                                          |                                                   | 9.6                                 | 7.1                                                 | 16.7        | 20.8        | 8.3         | 1.0         | 28.1        | 18.7        | 4.2         | —           | —             |  |
|                                                           | 169.6                                        |                                                   | 169.6                               | 7.1                                                 | 9.8         | 14.2        | 14.3        | 9.6         | 17.0        | 11.0        | 10.6        | 4.1         | 2.5           |  |
| SINGLE MEN                                                |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| With earner(s) in household (c)                           | 93.6                                         | 1.5                                               | 92.1                                | 5.6                                                 | 15.1        | 15.9        | 15.4        | 11.0        | 10.1        | 11.7        | 10.5        | 3.3         | 1.4           |  |
| With no earners in household                              | 16.4                                         | 1.3                                               | 15.1                                | 0.7                                                 | 9.3         | 4.6         | 12.6        | 2.0         | 7.9         | 16.6        | 31.8        | 6.0         | 8.6           |  |
| Living alone                                              | 7.3                                          | 0.2                                               | 7.1                                 | 11.3                                                | —           | 18.3        | 11.3        | 14.1        | 21.1        | 16.9        | 7.0         | —           | —             |  |
|                                                           | 69.9                                         |                                                   | 69.9                                | 6.2                                                 | 17.9        | 18.0        | 16.5        | 12.6        | 9.4         | 10.2        | 6.3         | 3.0         | —             |  |
| SINGLE WOMEN                                              |                                              |                                                   |                                     |                                                     |             |             |             |             |             |             |             |             |               |  |
| With earner(s) in household (c)                           | 673.6                                        | 1.8                                               | 671.8                               | 5.5(0.2)                                            | 11.4        | 14.1        | 15.7        | 15.7        | 11.9        | 10.7        | 9.5         | 3.8         | 1.5           |  |
| With no earners in household                              | 153.3                                        | 1.2                                               | 152.1                               | 1.8(0.1)                                            | 8.2         | 8.2         | 8.8         | 16.4        | 15.1        | 13.9        | 17.4        | 6.6         | 3.6           |  |
| Living alone                                              | 49.1                                         | 0.6                                               | 48.5                                | 9.9                                                 | 10.7        | 12.2        | 12.2        | 16.9        | 14.6        | 9.1         | 6.2         | 5.8         | 2.5           |  |
|                                                           | 471.2                                        |                                                   | 471.2                               | 6.2(0.2)                                            | 12.5        | 16.3        | 18.3        | 15.4        | 10.6        | 9.8         | 7.3         | 2.7         | 0.8           |  |

(a) "Corresponding outgoing" includes rates, and, for owner occupiers, interest on mortgage, insurance and an allowance for repairs and maintenance.

(b) There were a number of cases where no rent was payable; these are included in the percentages and are also shown separately in brackets.

(c) Other than the partner or his wife.





Distribution of pensioner respondents by age and type of household

|                                | Numbers represented by respondents in sample | Householders |                          |              | Non-householders |          |                     |                 |
|--------------------------------|----------------------------------------------|--------------|--------------------------|--------------|------------------|----------|---------------------|-----------------|
|                                |                                              | All          | With others in household | Living alone | All              | Boarders | Others              |                 |
|                                |                                              |              |                          |              |                  |          | Not in institutions | In institutions |
| MARRIED COUPLES                |                                              |              |                          |              |                  |          |                     |                 |
| All ages                       | 1,193.2                                      | 1,164.0      | 263.6                    | 900.4        | 29.2             |          | 28.2                | 1.0             |
| 65-69                          | 472.2                                        | 464.4        | 117.0                    | 347.4        | 7.8              |          | 7.8                 |                 |
| 70-74                          | 406.8                                        | 400.8        | 81.6                     | 319.2        | 6.0              |          | 6.0                 |                 |
| 75-79                          | 219.2                                        | 210.4        | 44.8                     | 165.6        | 8.8              |          | 8.4                 | 0.4             |
| 80-84                          | 77.4                                         | 72.4         | 16.4                     | 56.0         | 5.0              |          | 4.6                 | 0.4             |
| 85 and over                    | 17.6                                         | 16.0         | 3.8                      | 12.2         | 1.6              |          | 1.4                 | 0.2             |
| Per cent.                      |                                              |              |                          |              |                  |          |                     |                 |
| All ages                       | 100                                          | 97.6         | 22.1                     | 75.5         | 2.4              |          | 2.4                 | 0.1             |
| 65-69                          | 100                                          | 98.3         | 24.8                     | 73.6         | 1.7              |          | 1.7                 |                 |
| 70-74                          | 100                                          | 98.5         | 20.1                     | 78.5         | 1.5              |          | 1.5                 |                 |
| 75-79                          | 100                                          | 96.0         | 20.4                     | 75.5         | 4.0              |          | 3.8                 | 0.2             |
| 80-84                          | 100                                          | 93.5         | 21.2                     | 72.4         | 6.5              |          | 5.9                 | 0.5             |
| 85 and over                    | 100                                          | 90.9         | 21.6                     | 69.3         | 9.1              |          | 8.0                 | 1.1             |
| Number represented (Thousands) |                                              |              |                          |              |                  |          |                     |                 |
| SINGLE MEN                     |                                              |              |                          |              |                  |          |                     |                 |
| All ages                       | 515.4                                        | 337.1        | 120.8                    | 216.3        | 178.3            | 30.8     | 116.6               | 30.9            |
| 65-69                          | 115.8                                        | 79.2         | 27.0                     | 52.2         | 36.6             | 9.6      | 21.6                | 5.4             |
| 70-74                          | 147.6                                        | 108.6        | 36.0                     | 72.6         | 39.0             | 7.2      | 25.2                | 6.6             |
| 75-79                          | 126.0                                        | 81.2         | 28.4                     | 52.8         | 44.8             | 9.2      | 30.0                | 5.6             |
| 80-84                          | 83.0                                         | 47.4         | 19.2                     | 28.2         | 35.6             | 3.4      | 25.0                | 7.2             |
| 85 and over                    | 43.0                                         | 20.7         | 10.2                     | 10.5         | 22.3             | 1.4      | 14.8                | 6.1             |



| All ages                       | 65-69   | 70-74   | 75-79 | 80-84   | 85 and over |      |       |      |      | Per cent. |      |      |      |
|--------------------------------|---------|---------|-------|---------|-------------|------|-------|------|------|-----------|------|------|------|
|                                |         |         |       |         |             |      |       |      |      | 23-4      | 42-0 | 34-6 | 6-0  |
| 65-69                          | 100     | 65-4    | 23-4  | 42-0    | 34-6        | 6-0  | 22-6  | 4-7  | 6-0  | 22-6      | 4-7  | 6-0  | 6-0  |
| 70-74                          | 100     | 68-4    | 23-3  | 45-1    | 31-6        | 8-3  | 18-7  | 4-7  | 8-3  | 18-7      | 4-7  | 8-3  | 4-7  |
| 75-79                          | 100     | 73-6    | 24-4  | 49-2    | 26-4        | 4-9  | 17-1  | 4-5  | 4-9  | 17-1      | 4-5  | 4-9  | 4-5  |
| 80-84                          | 100     | 64-4    | 22-5  | 41-9    | 35-6        | 7-3  | 23-8  | 4-4  | 7-3  | 23-8      | 4-4  | 7-3  | 4-4  |
| 85 and over                    | 100     | 57-1    | 23-1  | 34-0    | 42-9        | 4-1  | 30-1  | 8-7  | 4-1  | 30-1      | 8-7  | 4-1  | 8-7  |
|                                | 100     | 48-1    | 23-7  | 24-4    | 51-9        | 3-3  | 34-4  | 14-2 | 3-3  | 34-4      | 14-2 | 3-3  | 14-2 |
| SINGLE WOMEN                   |         |         |       |         |             |      |       |      |      |           |      |      |      |
| Number represented (Thousands) |         |         |       |         |             |      |       |      |      |           |      |      |      |
| All ages                       | 2,242-5 | 1,712-8 | 594-0 | 1,118-8 | 529-7       | 15-1 | 458-7 | 55-9 | 15-1 | 458-7     | 55-9 | 15-1 | 55-9 |
| 60-64                          | 402-2   | 332-6   | 137-4 | 195-2   | 69-6        | 1-8  | 66-0  | 1-8  | 1-8  | 66-0      | 1-8  | 1-8  | 1-8  |
| 65-69                          | 525-4   | 426-1   | 138-6 | 287-5   | 99-3        | 4-2  | 90-9  | 4-2  | 4-2  | 90-9      | 4-2  | 4-2  | 4-2  |
| 70-74                          | 511-4   | 393-2   | 133-5 | 259-7   | 118-2       | 3-6  | 107-4 | 7-2  | 3-6  | 107-4     | 7-2  | 3-6  | 7-2  |
| 75-79                          | 420-1   | 318-0   | 104-8 | 213-2   | 102-1       | 1-4  | 85-1  | 15-6 | 1-4  | 85-1      | 15-6 | 1-4  | 15-6 |
| 80-84                          | 255-8   | 179-6   | 55-5  | 124-1   | 76-2        | 2-0  | 62-8  | 11-4 | 2-0  | 62-8      | 11-4 | 2-0  | 11-4 |
| 85 and over                    | 127-6   | 63-3    | 24-2  | 39-1    | 64-3        | 2-1  | 46-5  | 15-7 | 2-1  | 46-5      | 15-7 | 2-1  | 15-7 |
| Per cent.                      |         |         |       |         |             |      |       |      |      |           |      |      |      |
| All ages                       | 100     | 76-4    | 26-5  | 49-9    | 23-6        | 0-7  | 20-5  | 2-5  | 0-7  | 20-5      | 2-5  | 0-7  | 2-5  |
| 60-64                          | 100     | 82-7    | 34-2  | 48-5    | 17-3        | 0-4  | 16-4  | 0-4  | 0-4  | 16-4      | 0-4  | 0-4  | 0-4  |
| 65-69                          | 100     | 81-1    | 26-4  | 54-7    | 18-9        | 0-8  | 17-3  | 0-8  | 0-8  | 17-3      | 0-8  | 0-8  | 0-8  |
| 70-74                          | 100     | 76-9    | 26-1  | 50-8    | 23-1        | 0-7  | 21-0  | 1-4  | 0-7  | 21-0      | 1-4  | 0-7  | 1-4  |
| 75-79                          | 100     | 75-7    | 24-9  | 50-7    | 24-3        | 0-3  | 20-3  | 3-7  | 0-3  | 20-3      | 3-7  | 0-3  | 3-7  |
| 80-84                          | 100     | 70-2    | 21-7  | 48-5    | 29-8        | 0-8  | 24-6  | 4-5  | 0-8  | 24-6      | 4-5  | 0-8  | 4-5  |
| 85 and over                    | 100     | 49-6    | 19-0  | 30-6    | 50-4        | 1-6  | 36-4  | 12-3 | 1-6  | 36-4      | 12-3 | 1-6  | 12-3 |

Table BR.16

## Length of time in present accommodation

| Numbers represented by respondents in sample— |         | Length of time at present address— |                                |                   |                  |                    |                     |                  |
|-----------------------------------------------|---------|------------------------------------|--------------------------------|-------------------|------------------|--------------------|---------------------|------------------|
|                                               |         | Under 1 month                      | 1 month but less than 4 months | 4 months < 1 year | 1 year < 5 years | 5 years < 10 years | 10 years < 20 years | 20 years or more |
| Per cent.                                     |         |                                    |                                |                   |                  |                    |                     |                  |
| Number (Thousands)                            |         |                                    |                                |                   |                  |                    |                     |                  |
| MARRIED COUPLES                               |         |                                    |                                |                   |                  |                    |                     |                  |
| All ages                                      | 1,193.2 | 0.6                                | 1,192.6                        | 0.5               | 1.2              | 3.0                | 14.9                | 50.1             |
| 65-69                                         | 472.2   | 0.6                                | 471.6                          | 0.4               | 1.1              | 3.4                | 15.8                | 49.5             |
| 70-74                                         | 406.8   | —                                  | 406.8                          | 0.4               | 1.6              | 2.7                | 15.0                | 50.3             |
| 75-79                                         | 219.2   | —                                  | 219.2                          | 0.7               | 0.5              | 3.3                | 14.1                | 48.4             |
| 80-84                                         | 77.4    | —                                  | 77.4                           | 0.3               | 0.8              | 2.1                | 11.1                | 55.8             |
| 85 and over                                   | 17.6    | —                                  | 17.6                           | 0.6               | 1.7              | 2.8                | 13.6                | 55.7             |
| SINGLE MEN                                    |         |                                    |                                |                   |                  |                    |                     |                  |
| All ages                                      | 515.4   | 1.8                                | 513.6                          | 0.7               | 1.8              | 4.4                | 20.6                | 43.4             |
| 65-69                                         | 115.8   | —                                  | 115.8                          | 0.8               | 1.0              | 5.2                | 24.9                | 39.9             |
| 70-74                                         | 147.6   | —                                  | 147.6                          | 0.8               | 2.4              | 2.4                | 21.1                | 44.7             |
| 75-79                                         | 126.0   | 0.8                                | 125.2                          | 0.6               | 1.6              | 5.8                | 19.8                | 41.5             |
| 80-84                                         | 83.0    | 0.6                                | 82.4                           | 1.0               | 1.9              | 4.9                | 16.0                | 48.3             |
| 85 and over                                   | 43.0    | 0.4                                | 42.6                           | 1.9               | 2.6              | 4.0                | 18.5                | 44.6             |
| SINGLE WOMEN                                  |         |                                    |                                |                   |                  |                    |                     |                  |
| All ages                                      | 2,242.5 | 3.3                                | 2,239.2                        | 0.6               | 1.8              | 4.4                | 19.1                | 44.2             |
| 60-64                                         | 402.2   | —                                  | 402.2                          | 0.3               | 1.6              | 5.4                | 18.5                | 44.3             |
| 65-69                                         | 525.4   | —                                  | 525.4                          | 0.2               | 1.9              | 4.8                | 19.3                | 43.1             |
| 70-74                                         | 511.4   | —                                  | 511.4                          | 1.1               | 1.8              | 3.5                | 18.6                | 45.1             |
| 75-79                                         | 420.1   | 1.6                                | 418.5                          | 0.6               | 1.5              | 4.4                | 20.0                | 43.3             |
| 80-84                                         | 255.8   | 1.4                                | 254.4                          | 0.6               | 1.7              | 3.8                | 18.9                | 46.0             |
| 85 and over                                   | 127.6   | 0.3                                | 127.3                          | 0.5               | 3.2              | 5.0                | 19.1                | 43.9             |

## Standard of accommodation: piped water and water closet

Incomes under £20 a week

|                 | Number represented by respondents in sample (a) | Piped hot and cold water |              | Piped cold water only |              | No piped water |              |
|-----------------|-------------------------------------------------|--------------------------|--------------|-----------------------|--------------|----------------|--------------|
|                 |                                                 | Inside W.C.              | Outside W.C. | Inside W.C.           | Outside W.C. | Inside W.C.    | Outside W.C. |
|                 |                                                 | No W.C.                  | No W.C.      | No W.C.               | No W.C.      | No W.C.        | No W.C.      |
| Per cent.       |                                                 |                          |              |                       |              |                |              |
| Thousands       |                                                 |                          |              |                       |              |                |              |
| MARRIED COUPLES | 1,105.4                                         | 61.7                     | 11.1         | 7.9                   | 17.5         | 0.7            | 0.4          |
| All ages..      | 435.6                                           | 62.4                     | 12.7         | 7.0                   | 16.0         | 0.8            | 0.1          |
| 65-69..         | 375.6                                           | 63.1                     | 10.7         | 7.5                   | 17.3         | 0.5            | 0.5          |
| 70-74..         | 202.8                                           | 59.6                     | 9.3          | 9.7                   | 20.1         | 0.4            | 0.8          |
| 75-79..         | 74.2                                            | 58.2                     | 8.6          | 9.4                   | 20.5         | 1.3            | 0.3          |
| 80-84..         | 17.2                                            | 52.9                     | 11.6         | 14.0                  | 18.6         | 1.2            | 0.6          |
| 85 and over ..  |                                                 |                          |              |                       |              |                |              |
| SINGLE MEN      |                                                 |                          |              |                       |              |                |              |
| All ages..      | 470.5                                           | 57.3                     | 8.2          | 8.7                   | 22.6         | 1.1            | 0.9          |
| 65-69..         | 107.4                                           | 57.5                     | 8.9          | 7.8                   | 22.3         | 0.6            | 1.1          |
| 70-74..         | 136.2                                           | 57.7                     | 7.5          | 9.3                   | 22.0         | 2.2            | 0.9          |
| 75-79..         | 115.6                                           | 59.2                     | 7.6          | 9.7                   | 21.5         | 0.3            | 0.7          |
| 80-84..         | 74.6                                            | 53.4                     | 8.0          | 8.8                   | 26.0         | 0.8            | 0.8          |
| 85 and over ..  | 36.7                                            | 57.8                     | 10.9         | 6.3                   | 22.1         | 1.1            | 1.1          |
| SINGLE WOMEN    |                                                 |                          |              |                       |              |                |              |
| All ages..      | 2,157.7                                         | 61.5                     | 8.9          | 9.6                   | 18.2         | 0.6            | 0.5          |
| 60-64..         | 391.4                                           | 62.9                     | 8.9          | 9.7                   | 16.9         | 0.6            | 0.6          |
| 65-69..         | 510.4                                           | 64.7                     | 9.3          | 9.2                   | 15.4         | 0.2            | 0.4          |
| 70-74..         | 497.6                                           | 60.8                     | 8.8          | 9.3                   | 19.4         | 0.5            | 0.5          |
| 75-79..         | 402.9                                           | 60.6                     | 8.2          | 10.1                  | 18.6         | 0.8            | 0.7          |
| 80-84..         | 243.6                                           | 57.7                     | 9.4          | 8.4                   | 22.2         | 1.1            | 0.4          |
| 85 and over ..  | 111.8                                           | 56.4                     | 8.9          | 12.8                  | 19.2         | 1.3            | 0.4          |

(a) Excluding those in Institutions.

## Refrigerators and food storage

Householders

|                 | All householders                                                 |                  |                          |                             |                                                                  | Householders living alone |                          |                             |
|-----------------|------------------------------------------------------------------|------------------|--------------------------|-----------------------------|------------------------------------------------------------------|---------------------------|--------------------------|-----------------------------|
|                 | Numbers represented by respondents who gave relevant information | Had refrigerator | Had no refrigerator      |                             | Numbers represented by respondents who gave relevant information | Had refrigerator          | Had difficulty in summer | Had no difficulty in summer |
|                 |                                                                  |                  | Had difficulty in summer | Had no difficulty in summer |                                                                  |                           |                          |                             |
|                 | Thousands                                                        |                  | Per cent.                |                             | Thousands                                                        |                           | Per cent.                |                             |
| MARRIED COUPLES |                                                                  |                  |                          |                             |                                                                  |                           |                          |                             |
| All ages        | 1,162.9                                                          | 28.3             | 14.2                     | 57.5                        | 899.3                                                            | 27.9                      | 14.6                     | 57.5                        |
| 65-69           | 463.8                                                            | 33.6             | 12.4                     | 53.9                        | 346.8                                                            | 34.3                      | 13.1                     | 52.6                        |
| 70-74           | 400.8                                                            | 25.3             | 16.8                     | 57.9                        | 319.2                                                            | 24.4                      | 16.9                     | 58.6                        |
| 75-79           | 210.0                                                            | 26.9             | 13.3                     | 59.8                        | 165.2                                                            | 25.9                      | 13.6                     | 60.5                        |
| 80-84           | 72.4                                                             | 18.5             | 14.6                     | 66.9                        | 56.0                                                             | 17.5                      | 14.3                     | 68.2                        |
| 85 and over     | 13.9                                                             | 11.9             | 13.2                     | 74.8                        | 12.1                                                             | 9.1                       | 12.4                     | 78.5                        |
| SINGLE MEN      |                                                                  |                  |                          |                             |                                                                  |                           |                          |                             |
| All ages        | 335.7                                                            | 18.4             | 10.8                     | 70.8                        | 214.9                                                            | 11.1                      | 10.8                     | 78.1                        |
| 65-69           | 79.2                                                             | 18.2             | 12.9                     | 68.9                        | 52.2                                                             | 11.5                      | 10.3                     | 78.2                        |
| 70-74           | 107.4                                                            | 21.8             | 8.4                      | 69.8                        | 71.4                                                             | 14.3                      | 9.2                      | 76.5                        |
| 75-79           | 81.2                                                             | 17.7             | 12.3                     | 70.0                        | 52.8                                                             | 9.8                       | 13.6                     | 76.5                        |
| 80-84           | 47.2                                                             | 13.6             | 10.2                     | 76.3                        | 28.0                                                             | 7.1                       | 11.4                     | 81.4                        |
| 85 and over     | 20.7                                                             | 15.0             | 10.6                     | 74.4                        | 10.5                                                             | 3.8                       | 8.6                      | 87.6                        |
| SINGLE WOMEN    |                                                                  |                  |                          |                             |                                                                  |                           |                          |                             |
| All ages        | 1,711.4                                                          | 21.8             | 15.7                     | 62.6                        | 1,118.0                                                          | 18.1                      | 16.4                     | 65.5                        |
| 60-64           | 332.6                                                            | 32.1             | 14.9                     | 53.0                        | 195.2                                                            | 30.1                      | 14.2                     | 55.6                        |
| 65-69           | 425.5                                                            | 25.1             | 16.0                     | 58.9                        | 286.9                                                            | 20.1                      | 17.2                     | 62.7                        |
| 70-74           | 393.2                                                            | 20.2             | 16.7                     | 63.1                        | 259.7                                                            | 18.0                      | 18.0                     | 64.0                        |
| 75-79           | 317.4                                                            | 16.6             | 15.4                     | 68.0                        | 213.2                                                            | 13.8                      | 15.6                     | 70.6                        |
| 80-84           | 179.6                                                            | 12.5             | 14.6                     | 72.9                        | 124.1                                                            | 6.3                       | 16.0                     | 77.8                        |
| 85 and over     | 63.1                                                             | 6.8              | 16.6                     | 76.5                        | 38.9                                                             | 3.9                       | 17.2                     | 78.9                        |

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AN ENQUIRY INTO THE CIRCUMSTANCES  
OF RETIREMENT PENSIONERS

CORRECTION

*Page 2*

Table I. 1. Line 13. After 'Remainder' insert '(a)'.

*Pages 22 and 23*

Table III. 4 (2) Amend heading to read 'Table III. 4'.

*Page 38*

Table III. 16 Amend headings of last two columns to read :  
Widows with retirement pensions—on own insurance (a) other (b).

*Page 60*

Table IV. 7 Line 4, last column. Amend '144' to read '44'.

*Page 88*

Under 'Symbols', line 20. After 'a dash' insert 'or blank'.

*Page 200*

Line 2, column 2. Amend '2.2' to read '12.2'.

Ministry of Pensions and National Insurance  
June 1966

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